

HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

2008 CONSOLIDATED ANNUAL PERFORMANCE REPORT

REPORTING PERIOD APRIL 1, 2008 THROUGH MARCH 31, 2009



**Idaho Housing
and Finance**
ASSOCIATION

Your Key to Housing Opportunities

IDAHO

DEPARTMENT OF COMMERCE

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Executive Summary

In compliance with U.S. Department of Housing and Urban Development (HUD) regulations, the State of Idaho developed and implemented a Five Year Strategic Plan, effective April 1, 2005 through March 31, 2010. The Strategic Plan is a planning document to coordinate Idaho's housing and community development needs with the strategic planning the State of Idaho will use to meet these goals. The Consolidated Plan is Idaho's annual report to HUD regarding the annual, formula-based funding allocations for the CDBG, HOME, and ESG programs. Idaho's Strategic Plan is the single document through which HUD funds are allocated to Idaho's non-entitlement areas.

The Idaho Department of Commerce is grantee and administrator for the CDBG funds. Idaho Housing and Finance Association is the grantee and administrator for the HOME and ESG program funds.

*In regard to the CAPER, Idaho's CDBG funding does not impact Idaho's seven entitlement communities: Boise, Coeur d'Alene, Idaho Falls, Meridian, Pocatello, Lewiston, and Nampa. Each of these communities receives a direct allocation of funds from HUD. The city of Boise also receives its own allocation of HOME funds.

*With notable exception, IHFA serves those counties and communities not submitting their own Action Plan.

The Consolidated Annual Performance Report (CAPER) is the annual report; and update and review of the goals and strategies set forth by the State of Idaho in its Five-Year Strategic Plan. This CAPER includes:

- Summary of resources and distribution of funds
- Assessment of 5-year goals and strategies
- Actions to affirmatively furthering fair housing
- Affordable housing objectives
- Progress on the Plan's other actions
- Leveraging resources data
- Citizen comments
- Self-evaluation
- Explanation of program monitoring process
- Specific federal program information

Idaho Housing and Finance Association and Idaho Department of Commerce will work with state and local stakeholders to create and support suitable living environment, safe, decent housing and economic opportunities for people of places of Idaho with the greatest need.

Goal 1: Increase access to decent affordable housing

- *Sustain and increase homeownership*
- *Sustain and increase affordable rental housing*
- *Support access to a continuum of housing services*

Goal 2: Preserve and enhance suitable living environments

- *Improve safety and livability of communities*
- *Increase access to quality facilities and services*
- *Improve affordability and sustainability of quality facilities and services*

Goal 3: Expand economic opportunities

- *Create jobs primarily for low- and moderate-income persons*
- *Prioritize projects that provide a living wage and fringe benefits*
- *Revitalize downtown business districts*

Goal 4: Increase community investment and involvement

- *Promote effective partnerships*
- *Support efforts to increase local capacity in planning, administration, and implementation.*

CDBG

Idaho Department of Commerce received \$8,449,812 for PY 2008. The department obligated \$6,605,244 to CDBG projects and activities. Idaho communities throughout the state leveraged \$37,645,691 to match CDBG funds awarded.

IDC awarded 19 Idaho Community Development Block Grants throughout the state during PY 2008. Nineteen projects received funding under the goal *Preserve and Enhance Suitable Living Environments*. In addition to grant awards, IDC plans to fund four activities under the goal *Increase Community Investment and Involvement*.

HOME

IHFA received a 2008 HOME allocation of \$5, 575,102.00 Expenditures during the program year total \$9,856,904.85. At the close of PY 2008, committed but unexpended HOME funds totaled **\$9,212,098**. IHFA awarded HOME funds to homeowner activities and multi-family rental projects throughout the state, with the exception of the City of Boise. HOME funds were awarded to fourteen multi-family rental projects throughout the state during PY 2008.

Eligible activities for Idaho's HOME program included down-payment/closing cost assistance, new construction and the acquisition of single-family homes for future qualified homebuyers and multi-family rental projects. These completed projects helped to meet the State of Idaho's goals to increase access to affordable housing, preserve, and enhance suitable living environments, and increase community investment and involvement.

ESG

Idaho Housing and Finance received \$ 529,252in Emergency Shelter Grant funds for PY 2008. Combined with the prior year's unexpended balance of \$247,714, the total amount of resources available for PY 2008 was \$776,966. IHFA disbursed \$510,273towards projects and administration, leaving an unexpended balance of \$266,693 at the end of the 2008 program year.

IHFA awarded ESG funds to 16 homeless shelters statewide in an effort to improve quality, meet operating costs, and provide essential services to homeless individuals. Four of these agencies also received homeless prevention funds included in their ESG award. Three additional non-profit agencies received ESG awards for homeless prevention activities only.

Summary of Resources and Distribution of Funds

This section provides a financial overview of the State of Idaho's CDBG and HOME program including the amount received for each program during PY2008, how much funding was awarded and expended during the reporting period, and where those funds were spent in the state.

The state participating jurisdiction (PJ) includes the entire State of Idaho, excluding the City of Boise, which has both CDBG and HOME PJ status, and the cities of Pocatello, Nampa, Meridian, Coeur d'Alene, Lewiston, and Idaho Falls, which have CDBG PJ status. Neither IHFA nor IDC allocate funds based on geography. Both follow competitive application processes and allocate funds based on demonstrated need, sustainability of projects funded and the strength of individual applications.

CDBG

2008 HUD CDBG Award: \$8,449,812
* 2007 Carryover: \$2,448,733
Total: \$10,898,545

State Admin and Technical Assistance: \$353,494
Total Available to Fund Projects & Activities: \$10,545,051
Total Awarded: \$6,605,244

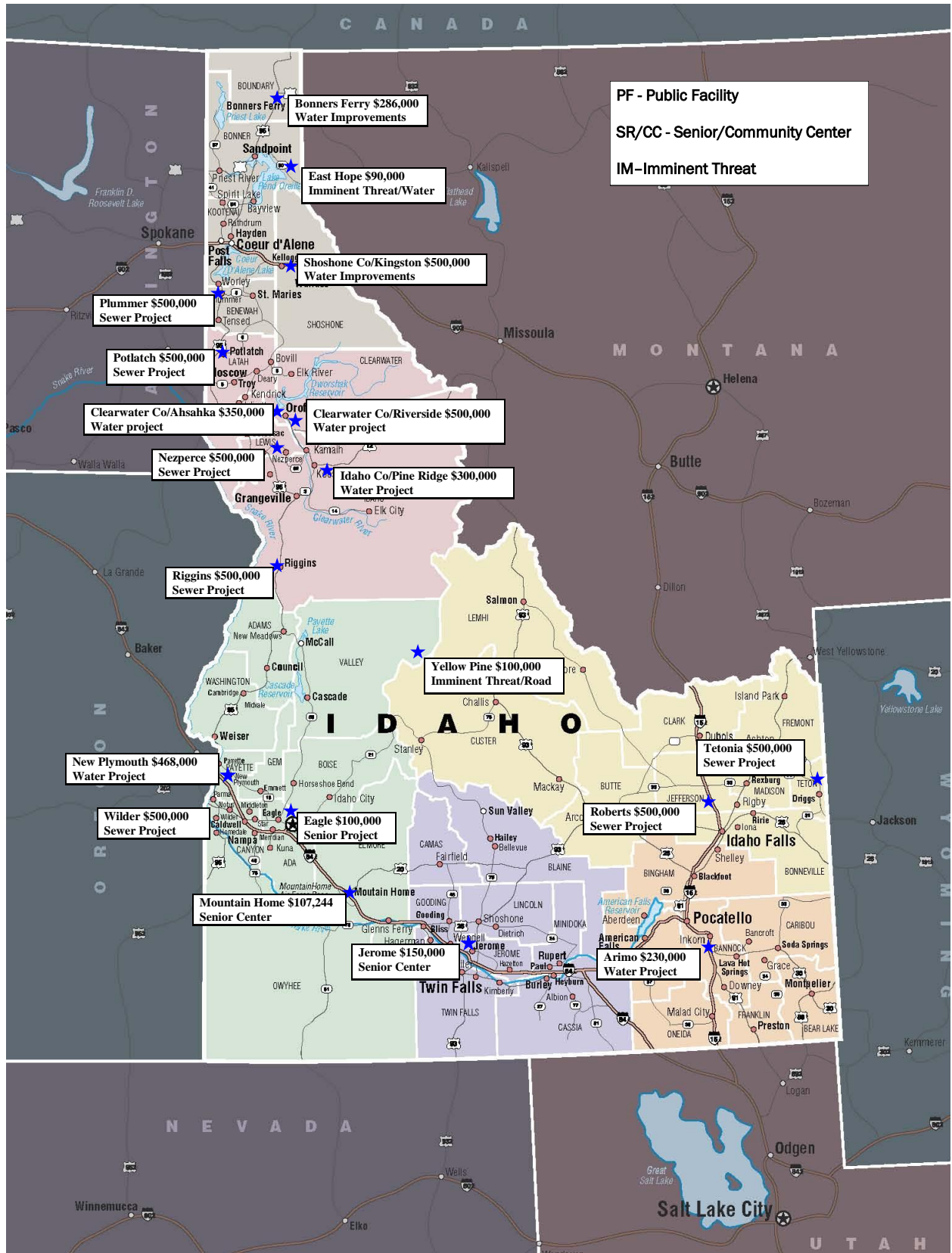
*Carryover consists of unobligated 2006 funds and any reversions received during PY2007.

The State of Idaho does not award ICDBG grants on a geographic basis. All cities and counties are eligible to compete in the competitive grant application process outlined in the *ICDBG Application Handbook*. The following is a summary of the 2008 project awards based upon Idaho's six regional areas.

Region	Amount Awarded	Percent
I	\$1,376,000	20%
II	\$2,650,000	40%
III	\$1,199,244	19%
IV	\$150,000	2%
V	\$230,000	3%
VI	\$1,000,000	15%
Total	\$6,605,244	100%

The following map provides information regarding regional distribution by project types. Public facility, senior center, and imminent threat projects can be found on the following map.

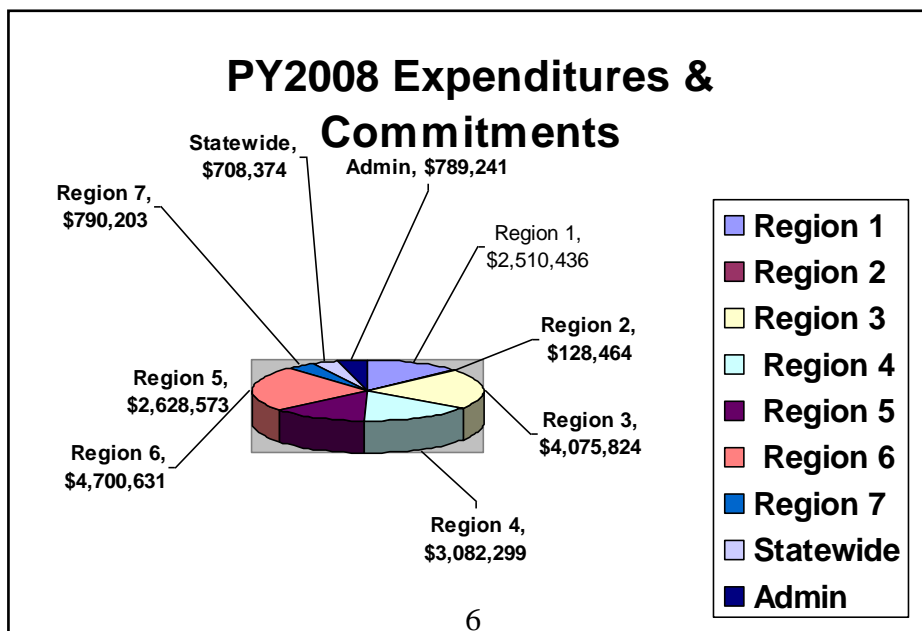
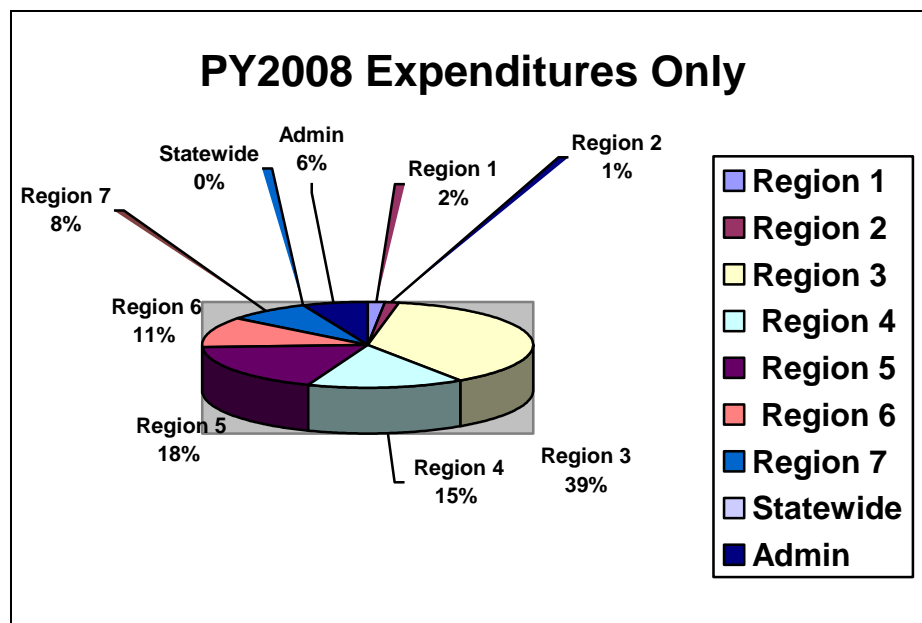
Idaho Community Development Block Grants (ICDBG)



HOME Financial Summary:

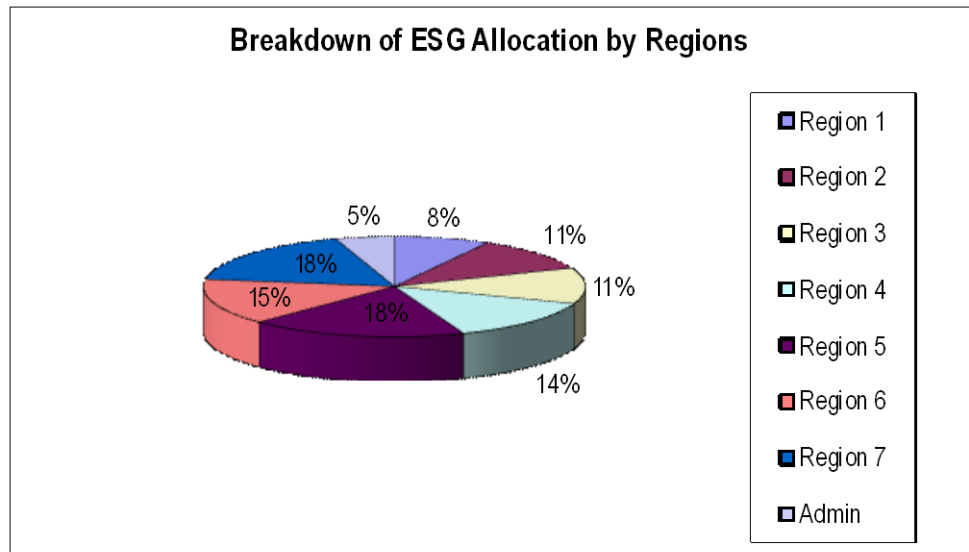
Unexpended HOME Funds Prior Program Year End	\$4,692,895
HOME 2008 Allocation	\$5,544,297
ADDI 2008 Allocation	\$30,805
Estimated Program Income	\$637, 378
Total Available Resources.	\$10,896,588
Expended funds during PY 2008	\$9,856,904

The following chart displays the geographic breakdown of total HOME funds committed and expended throughout the state. It is noted that "Statewide" expenditure includes CHDO Operating and IHFA's Homeowner Voucher (HOV) program. The total for these two programs is \$708,734, which is .007% of the total funds expended.



ESG Financial Summary

2007 UNEXPENDED ALLOCATION	\$247,714
2008 ALLOCATION	\$529,252
TOTAL RESOURCES AVAILABLE	\$776,966
DISBURSED FROM 2007 ALLOCATION	\$247,714
DISBURSED FROM 2008 ALLOCATION:.....	\$262,559
ADMINISTRATION:	\$26,419
TOTAL DISBURSEMENTS.....	\$510,273
UNEXPENDED BALANCE	\$266,693



General Narrative

This section describes the accomplishments the State of Idaho's CDBG and HOME programs have made towards achieving its 5-year goals and strategies including an assessment of what progress has been made, how funds were spent, and, if applicable, why certain goals are not being met.

CDBG

During PY 2008, Idaho Department of Commerce funded projects that fall under three of the State's 5-year goals.

Preserve and Enhance Suitable Living Environments

- \$1,614,000 of CDBG funds were awarded to five projects that will improve the safety and livability of Idaho's Communities.
- 11,082 Idaho residents will benefit from projects that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. The five projects consist of two water systems, two sewer system, and one imminent threat road reconstruction.
- \$1,487,244 of CDBG funds were awarded to five projects that will increase access to quality facilities and services.

- 5,162 Idaho residents will benefit from projects that will construct a new system or facility in their service area. The projects consist of one new sewer treatment plant, two new water systems, one rehabilitation of a community center, and one new senior center.
- \$3,504,000 of CDBG funds were awarded to nine projects to improve affordability and sustainability of quality facilities and services.
- 7,792 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. The projects consist of four water systems, four sewer systems, and one senior center. See Exhibit M.

Expand Economic Opportunities

No CDBG funds were expended for this goal. Commerce did not receive any job creation or retention applications. The lack of demand is likely due to weak economic conditions and lack of available capital and loans. Commerce did receive one downtown application, which was not awarded funding due to lack of financial commitments.

Increase Community Investment and Involvement

Idaho Department of Commerce uses its 1% set aside of technical assistance funds, to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing.

- \$40,000 has been set aside to provide state technical assistance to certified grant administrators and communities. The funds are used to provide technical assistance during project development and monitoring visits.
- \$29,498 has been set-aside for:
Application Workshops,
Grant Administration Certification training,
Fair Housing conference and trainings, and
Consolidated Planning activities.

The workshops are held throughout the state and allow community leaders, members of civic and development organizations, and grant administrators to express their needs, learn about the CDBG program, how to access funds, and what obligations come with the program.

- \$15,000 has been committed to the annual Northwest Community Development Institute Conference. The conference brings together local elected officials and their staff to receive training in, community and economic development issues as well as providing an opportunity to meet and discuss issues that affect cities and counties statewide. See Exhibit N.

In the 2005 5-Year Consolidated Plan, Idaho Department of Commerce identified the following goals and percentage of funding over the 5-year reporting period:

Preserve and Enhance Suitable Living Environments

- | | |
|--|-----|
| • <u>Improve Safety and Livability of Communities</u> | 15% |
| • <u>Increase Access to Quality Facilities and Services</u> | 15% |
| • <u>Improve Affordability and Sustainability of Facilities and Services</u> | 15% |

Expand Economic Opportunities

- | | |
|--|-----|
| • Create Jobs for Low- and Moderate-Income Persons | 40% |
| • Create Jobs that Pay a Living Wage and Benefits | 35% |
| • Revitalize Downtown Business Districts | 5% |

Increase Community Investment and Involvement

- Promote Effective Partnerships*
- Support Efforts to Increase Local Capacity*

* These activities are funded out of the 1% technical assistance set-aside.

The following table provides a summary of the progress Idaho Department of Commerce has made towards meeting the goals set forth in the 2005 5-Year strategic plan.

Goal	Strategy	2005-2007 \$28,181,899		2008 \$8,449,812		Total To Date \$36,631,711	
		Amt. Awarded	%	Amt. Awarded	%	Amt. Awarded	%
Suitable Living Environments	-Safety & Livability	\$8,303,259	30%	\$1,614,000	19%	\$9,917,259	27%
	-Increased Access	\$5,512,402	20%	\$1,487,244	17%	\$6,999,646	20%
	Affordability & Sustainability	\$5,063,800	18%	\$3,504,000	41%	\$8,567,800	24%
Expand Economic Opportunities	-LMI Jobs	\$4,624,000	17%	\$0	0%	\$4,624,000	13%
	-Living Wages & Benefits	\$3,074,000	11%	\$0	0%	\$3,074,000	9%
	-Revitalize Downtown Business Districts	\$3,249,800	12%	\$0	0%	\$3,249,800	9%

As the table above illustrates, Idaho Department of Commerce is currently meeting all but two of its 5-year strategies. The strategy of creating low- and moderate-income jobs and the strategy of prioritizing jobs that provide a living wage and benefits, are receiving less funding than our 2005 planning projections indicated. Although the department has addressed the impediments identified in the environmental process, we did not see an increase in the utilization of CDBG funds for job creation projects.

The national recession, increased number of Idaho CDBG entitlements, and the allocation of two state funded job creation programs are likely causing the reduction of CDBG requests for job creation projects than was initially projected.

- The recession is affecting businesses ability to expand or develop due to lack of demand for products or services and it is limiting their ability to secure credit for expansion.
- In the past a majority of CDBG job creation projects occurred in the state's larger populated areas. With three new CDBG entitlement communities (which are the larger populated areas), having been created within the last four years this is also reducing the demand for job creation projects.
- The Idaho Legislator has continued to fund the state's Rural Community Block Grant program and the Director Job Development Fund. Both programs focus on funding public infrastructure for jobs and last year obligated approximately \$3,250,000 towards infrastructure projects. Had these funds not been available, many of those projects would have utilized the CDBG job creation funds.

HOME Investment Partnership Program (HOME)

Idaho Housing and Finance Association is the Participating Jurisdiction (PJ) for the State of Idaho's HOME program. During the 2008 program year, IHFA awarded HOME funds to project sponsors throughout Idaho to help them construct and purchase affordable housing. HOME funds through awarded on a competitive application process following on goals and strategies set forth in the 2005 State of Idaho's five-year Consolidated Plan for Housing and Community Development(IHFA reserves the right to address housing needs outside the framework of the competitive process to fund projects that demonstrate exceptional community value).

GOAL #1

Increased access to decent affordable housing

Strategies

- Sustain and increase home ownership
- Sustain and increase affordable rental housing
- Support access to a continuum of housing services

Sustaining and increasing homeownership was accomplished by providing down-payment and closing cost (DPCC) assistance to qualified persons who are at or below 80% of their Area Median Income. IHFA administers the HOME down payment/ closing cost assistance program and receives financial assistance support through the IHFA Mortgage Revenue Bond Program. The DPCC program includes assistance to qualified IHFA Section 8 holders through the Homeownership Voucher Program (HOV) program and to Mutual Self-Help housing projects. The HOME DPCC program was suspended on December 31, 2008 due to a lack of program funds available to meet the overwhelming demand for this program. The program will be re-initiated with next allocation of HOME funds.

The American Dream Down payment Presidential Initiative (ADDI), with very limited and decreasing funding, targets low and very low-income persons, with special interest, but not limited to, households who live in a mobile home park or public housing. This program is set to expire in the 2009 program year.

HOME funds helped project sponsors purchase Section 515 USRD rental properties. The current USRD program allows prepayment of a Section 515 loan under certain circumstances. This removes the mortgage provision requiring owners to rent to low-income tenants. In an effort to preserve these projects as affordable housing, IHFA anticipates it will be involved in this type of rental acquisition activity for several years to come.

IHFA awarded HOME funds to Community Housing Development Organizations (CHDOs), other non-profits, and private developers for the acquisition, acquisition, and/or rehabilitation, and new construction activities for multi-family rental housing. These development activities helped sustain and increase the supply of decent, safe, affordable rental housing for qualified low and very-low income individuals/families throughout Idaho.

According to IDIS report CP4PR16, since the inception of IHFA's HOME program, it has helped increase and sustain homeownership and rental housing by investing in 4,756 safe, decent, and affordable units throughout Idaho. The table below provides the breakdown of the total number/ type of affordable housing units completed in Program Year 2008. Table #1 provides a breakdown of total and HOME units provided for the HOME Down Payment/Closing Costs homeownership units and for the multi-family rental units. Table #2 provides a breakdown of the number of HOME units completed by percent of Area Median Income.

Goal #1 Increase Access to Decent Affordable Housing		
Strategies	HOME Units	Single-family units completed in PY 2008
Sustain and Increase Affordable <u>Homeownership</u>	430	HOME Standard Down Payment/Closing Cost Assistance, including ADDI, USRD 502
	4	HOME IHFA Section 8 Homeowner Voucher Program
	21	HOME Self-Help Program
Support Access to a Continuum of Housing Services	2	Special Needs- Persons with Disabilities, Family Self Sufficiency
	457	Total Single-Family Units
Strategies	HOME Units	Total Rental Units completed in PY2008
Support Access to a Continuum of Housing Services	Number of units included below	Senior Housing 48 Elderly Housing 36 Special Needs 18
Sustain and Increase Affordable <u>Rental Housing</u>	47	New Construction 66 Acquisition Only 44 Total Rental Units 110
Totals	504	Single-Family 457 Rental Units 47

HOME Units Completed by Area Median Income					
	0-30% AMI	31-50% AMI	51-60% AMI	61-80% AMI	Total 0-80% AMI
Rental Units	25	21	1	0	47
Homebuyer Units	15	101	116	225	457

GOAL #2

Preserve and enhance suitable living environments

Strategies

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

HOME funds met the above strategies in communities throughout Idaho in the following ways:

- 1) Providing first-time homebuyer down payment and closing cost assistance to low-income individuals and families to purchase safe, decent affordable housing;
- 2) HOME funds built and preserved affordable rental housing units across the state;
- 3) All HOME units must meet HUD Housing Quality standards;
- 4) Full compliance with federal regulations such as Lead-Based Paint and Disclosure Rules, Environmental Review, 504 Accessibility, ADA, LEP, Affirmative Marketing; all of which ensure the safety, and livability, as well access to services.

Results for Goal #2 Preserve and enhance suitable living environments	
Strategy	2008 Results
Improve safety and livability of communities	<u>Down-payment/Closing Costs Assistance</u> 457- Total Single-Family homebuyer units <u>Multi-Family Rental Housing Units</u> 110-Total Rental Units

GOAL #3

Increased community investment and involvement

Strategy

- Strategy to achieve Goal #3 is implemented through the Department of Commerce CDBG program.

GOAL #4

Increased community investment and involvement

Strategies

- Promote effective partnerships
- Support efforts to increase local capacity in planning, administration and implementation

Twice each year, IHFA hosts Regional Housing Round Tables in northern, southwestern, and southeastern Idaho. The Round Tables provide a forum to bring housing advocates, local service providers, city/county/state/ federal officials, state/federal elected representatives, local lenders, and housing developers together to discuss local, state, and federal housing issues. In addition, IHFA uses the Round Tables to disseminate new information, programs and services updates, supporting efforts to increase local capacity in planning, administration and implementation as well as create cooperative partnerships, generate new initiatives, and seek out new opportunities.

An important component of the HOME program is the Community Housing Development Organization. (CHDO). In 2008, IHFA certified eleven CHDO s in communities throughout Idaho. These CHDO own, develop and manage affordable housing in their communities, counties and regions. CHDOs are community-based, non-profits organizations with the mission to provide safe, decent affordable housing for the low-income individuals/families. IHFA works very closely with these organizations and supports their efforts to increase their local capacity to plan, administer, and implement affordable housing using HOME funds.

Finally Home!®, is a comprehensive homebuyer education program designed in part by Idaho Housing and Finance Association and other organizations in Idaho. The program is sponsored by a Housing Counseling grant from the U.S. Department of Housing and Urban Development. The grant supports one-on-one housing counseling through IHFA, as well as partial support for the Idaho Partners for Home

Buyer Education, Inc. (IPHBE), homebuyer education classes throughout the state. The grant also encompasses housing counseling through group counseling (classes), and one-on-one counseling in the following areas: Pre-occupancy, mortgage default, reverse mortgage, rental delinquency issues, and homeless prevention. In 2008, IPHBE, Inc. made available their textbook in Spanish, a set of DVDs covering the homebuyer education course in Spanish, and a new web-based, on-line course in Spanish. The DVDs are available for viewing by contacting one of the eight Regional Training Partners.

Results for GOAL #4 Increase Community Investment and Involvement	
Strategy	2008 Results
Promote Effective Partnerships	<p>8- Regional Round Table Meetings- bringing stakeholders together to discuss local, regional, and state housing issues</p> <p>1- Annual Informational/capacity building meeting for IHFA CHDOs</p> <p>2,402- Finally Home® graduates 1,921 or 82% of respondents were first-time homebuyers</p> <p>445- or 23% of respondents listed themselves as a minority—13% were Hispanic</p> <p>1,916- or 80% of total respondents income were at or below 80% Area Median Income</p> <p>1,673- or 72% of graduates purchased a home in 2008.</p>
Support Efforts to Increase Local Capacity in Planning, Administration and Implementation	<p>Multiple meetings with private non-profit and forprofit developers interested in developing affordable housing throughout Idaho. Community Frameworks, HUD's regional Technical Assistance provider continues to provide developer consultant services to two CHDOs to develop farmworker housing in Roberts and a mixed use, mixed income project in Wallace. The HOME application for the Wallace acquisition/rehabilitation project was withdrawn when the project was determined to be too costly. The Roberts project is expected to begin construction the summer of 2009. Community Frameworks is providing HUD technical assistance to a non-profit organization in southwestern Idaho. When outstanding issues are resolved, they indicate they will seek CHDO status.</p>

Emergency Shelter Grant Program

IHFA is the State Coordinating Agency for homeless programs, designated by the Governor in April 1990. During the 2008 program year, the Emergency Shelter Grant funded projects that fell under three of the state's four consolidated plan goals. Goal number three, *Expand Economic Opportunities*, does not apply to the Emergency Shelter Grant and is not addressed in the ESG general narrative.

Goal #1

Increased access to decent affordable housing

Strategy

- Support equal access to a continuum of housing services

Responsible Party

IHFA through ESG and Continuum of Care

ESG funds support transitional housing and emergency shelter programs throughout the state to help individuals and families move successfully through the Continuum of Care into permanent housing. ESG funds are used in conjunction with IHFA private funds to help individuals and families remain housed through homeless prevention initiatives throughout the state. By making these services and funds available to a wide range of special needs populations in all areas of the state, IHFA continues to provide equal access to the beginning steps of the continuum of housing services.

In the 2008 program year, ESG funded shelters that serve many different populations experiencing homelessness in Idaho. Recipients of ESG funds are required to coordinate at the regional level to identify their local homeless needs and collaborate with other homeless providers to ensure there is access to a variety of housing and services for special populations. IHFA maintains a website and multilingual housing hotline to assist individuals in accessing services statewide.

Homeless Prevention funds are used to help prevent individuals and families from losing their housing, through a limited, one-time rental and utility assistance. All seven regions of the state received homeless prevention funds, through either ESG or IHFA, based on their respective populations. This helped ensure households in all areas of the state, rural and non-rural, had equal access to homeless prevention funds. IHFA awarded \$58,596 in ESG funds to six non-profit service providers in five of the seven regions in the state. IHFA encouraged these recipients to distribute ESG homeless prevention funds to qualifying families within 6 months, at which time, IHFA provided an additional \$50,000 in private funds, supplementing ESG homeless prevention funds, and allowing sponsors to have access to homeless prevention funding year round. One additional sponsor spent the remainder of their 2007 homeless prevention allocation in the 2008 program year. In Regions 2 and 6, the two regions not receiving ESG homeless prevention funds, IHFA allocated a total of \$70,000 in private funds to its branch offices, providing one-time rental and utility assistance to households at risk of becoming homeless.

Goal #2

Preserve and enhance suitable living environments

Strategies

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

Responsible Party

IHFA through ESG and Continuum of Care

By providing housing and essential services to families and individuals experiencing homelessness, the Emergency Shelter Grant improves the safety and livability of communities statewide. In the 2008 program year, IHFA utilized ESG funds to support emergency and transitional housing providing 128,940 bed nights around the state. This enabled 2065 single individuals and 429 families, consisting

of 490 adults and 712 children, to receive shelter and/or services. Two new shelter projects were funded this year, further increasing the access to quality facilities and services in a rural communities in Idaho.

In the 2008 program year, ESG funds maintained and improved the quality of existing facilities by providing ongoing maintenance and repair to homeless shelters. The matching resources documented for ESG project sponsors demonstrate both the support they have gained by providing quality programs in their communities as well as the sustainability they have ensured by diversifying their funding sources. Matching documentation was submitted to IHFA for the Annual Performance Report.

Goal #3

Increased Community Investment and Involvement Strategies

- Promote effective partnerships
- Support efforts to increase local capacity in planning, administration and implementation

IHFA continues to facilitate the meetings for the Idaho Homeless Coordination Committee (IHCC). These quarterly meetings provide the opportunity for different agencies, service providers, and regional homeless coalition representatives to share information as well as assess progress towards implementing the goals, strategies, and action steps necessary to reduce and prevent homelessness in Idaho.

IHFA requires the recipients of ESG funds to participate in regional homeless coalition meetings. During the 2008 program year, these meetings were held in each of the seven regions in the state. These meetings help to enable service providers to partner with other service providers, community resources, and federal and state programs operating in their region. In the ESG application, applicants are required to report the number of regional homeless meetings that their organization has attended. If an organization is above the scoring threshold and awarded ESG funds, their level of regional participation, is part of the funding formula and will affect the amount of their award.

Results- Goal #1 Increase Access to Decent Affordable Housing	
Strategy	2008 Results
Support Equal Access to a Continuum of Housing Services	<p>Number of shelters who serve the following special needs populations:</p> <p>Alcohol and Drug Dependent- 10 Chronically Homeless-10 Developmentally Disabled -8 Domestic Violence Victims- 16 Elderly- 5 Families-16 Homeless Youth-1 Mentally Ill- 9 Physically Disabled- 6 Veterans-7</p> <p>Six (6) service providers distributed \$57,810 in ESG homeless prevention funds. Four (4) service providers distributed \$28,131 in IHFA private homeless prevention funds after spending their ESG homeless prevention allocation. Two (2) IHFA branch offices distributed \$55,936 in IHFA private homeless prevention funds. 1193 homeless persons moved into transitional or permanent housing from ESG funded shelters.</p>

Results- Goal # 2: Preserve and Enhance Suitable Living Environments																									
Strategy	2008 Results																								
Improve Safety and Livability of Communities	<p>One (1) new project sponsor provided 5 new emergency beds. The number of emergency beds statewide is to 424. Thirty (30) transitional beds were provided with ESG funds. Throughout the state, ESG project sponsors provided 128,940 bed nights.</p> <p>429 families, consisting of 490 adults and 712 children received assistance with ESG funding</p> <p>2065 single individuals received assistance with ESG funding</p> <p>Ten (10) sponsors performed \$26,104 in repairs and maintenance with 2006 ESG funds.</p> <p>Eleven (11) sponsors performed \$14,702.41 in repairs and maintenance with 2007 ESG funds.</p>																								
Increase access to quality facilities and services	<p>One project sponsor awarded \$13,971 for roof repairs and handicap accessible improvements to the shelter's kitchen. \$10,192.87 of the award utilized at the end of the program year.</p> <p>Sponsor awarded \$34,360 in IHFA private funds for handicap accessible improvements. \$32,560 of the award utilized at the end of the program year.</p> <p>Matching Resources for 2007 ESG:</p> <table> <tr> <td>Private Cash</td><td>\$244,629</td></tr> <tr> <td>Private In-Kind</td><td>\$168,743</td></tr> <tr> <td>Local Government</td><td>\$8,812</td></tr> <tr> <td>State Government</td><td>\$22,338.09</td></tr> <tr> <td>Federal Government</td><td>\$0</td></tr> <tr> <td>Total</td><td>\$444,522</td></tr> </table> <p>Matching Resources for 2008 ESG</p> <table> <tr> <td>Private Cash</td><td>\$26,786</td></tr> <tr> <td>Private In-Kind</td><td>\$23,858</td></tr> <tr> <td>Local Government</td><td>\$16,467</td></tr> <tr> <td>State Government</td><td>\$0</td></tr> <tr> <td>Federal Government</td><td>\$0</td></tr> <tr> <td>Total</td><td>\$67,111</td></tr> </table>	Private Cash	\$244,629	Private In-Kind	\$168,743	Local Government	\$8,812	State Government	\$22,338.09	Federal Government	\$0	Total	\$444,522	Private Cash	\$26,786	Private In-Kind	\$23,858	Local Government	\$16,467	State Government	\$0	Federal Government	\$0	Total	\$67,111
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Results- Goal #3 Increase Community Investment and Involvement	
Strategy	2008 Results
Promote Effective Partnerships	The Idaho Homeless Coordination Committee held five (5) meetings with participation from the Department of Health and Welfare, the Department of Corrections, Department of Education/Foster Care, State of Idaho Substance Abuse program, as well as homeless service providers and representatives from each region.
Support Efforts to Increase Local Capacity in Planning, Administration, and Implementation	During the 2008 program year, Region 1 held 9 meetings, Region 2 held 4 meetings, Region 3 held 9 meetings, Region 4 held 5 meetings, Region 6 held 7 meetings, and Region 7 held 9 meetings. Regional homeless coalitions also organized and conducted their respective 2009 point-in-time counts in January 2009.

Affirmatively Furthering Fair Housing

A summary of the actions the state has undertaken to affirmatively further fair housing during the program year

IHFA and IDC were actively engaged in cooperative and collaborative actions throughout the state as partners in the Idaho Fair Housing Forum and though related projects outlined below:

New Fair Housing web site- IHFA continues to host and maintain www.fairhousingforum.org, an online clearinghouse of information relevant to members of the Fair Housing Forum and related stakeholders. The site offers diverse perspectives of fair housing law and its impact on Idahoans, and is a simple reference point for those interested in the basics (an FAQ and Glossary section); or information specific to providers, consumers or advocates. It also offers a central location for news and events pertaining to fair housing education and outreach, case law, LEP/LAP, and other items of interest. IHFA's Community Housing Service Division manages the site with input from other Forum members.

Fair Housing Training/Conferences- IHFA was a key sponsor (along with IDC and other Forum members) of the 4/22/2008 Fair Housing Conference in Nampa, Idaho, which was attended by over 300 individuals with a keynote address from HUD's Lynn Grosso. Fair Housing Forum members also planned and implemented a training event in Moscow, ID at the University of Idaho Law School, attended by 85 participants including housing stakeholders and law students.

2009-2010 Idaho Fair Housing Calendar- Produced and distributed 5,000 copies of the 2009-2010 Idaho Fair Housing Calendar. Fair Housing Forum members partnered with the Idaho Human Rights Education Center on a 2007/2008 art competition for Idaho students, the purpose of which was to create an ongoing awareness of Fair Housing, diversity, and accessibility issues.

Fair Housing pocket folders and referral cards- IHFA, with support from IDC and other FHF partners, produced, and printed 5,000 pocket folders for use in training and outreach activities. The folders feature basic information on protected classes, prohibited activities, and links to education and outreach resources. We also printed 15,500 business-card sized pieces to quickly direct people to www.fairhousingforum.org site. These materials have already been put to use during 2009 Fair Housing Month activities and subsequent trade shows, information fairs and conferences.

Rental housing locator tool- IHFA sponsors and manages a bilingual, ADA-compliant housing locator tool at www.housingidaho.com to provide an efficient and accessible link between tenants and housing providers. All marketing materials are in English and Spanish, and both the site and a full-serve call center provide information in English and Spanish. IHFA is working with IDC and other housing stakeholders to broaden the scope and services of the site, and illustrate the use of the promotional materials to support the affirmative marketing strategies of communities and housing providers. The site now lists over 16,000 rental units statewide, and includes fair housing information to educate landlords and tenants visiting the site.

Statewide LEP training- As a follow-up to our statewide LEP training during the 2007 Housing Roundtable meetings, we have posted the LEP materials at www.fairhousingforum.org. The site is getting broader recognition, and in late 2008, IHFA received a request from Mayor Bloomberg's office in NYC to replicate our LEP materials.

Bilingual materials- IHFA has translated key program materials into Spanish, the second most common language spoken in Idaho after English. These include:

- Housing Counseling posters
- Housing Counseling brochures
- Finally Home textbooks
- Finally Home online course
- Finally Home brochures
- Homeownership Lending brochures
- Housingidaho.com pens
- Housingidaho.com posters
- Housingidaho.com rack cards
- Housingidaho.com bookmarks
- FSS brochures
- Section 8 Tenant brochures
- Blaine/Lincoln County Home Equity Partnership Fund flier
- HOPWA brochure

LEP preparedness- IHFA continued to work with Language Line Services to accommodate non-English speakers, and has staff on site in its Boise and statewide branch offices that can assist clients in the following languages: Spanish, French, Czech, Arabic, Basque, and German. We are collaborating with the Idaho Office for Refugees to prepare staff to better serve a variety of Idaho's new residents from a variety of language groups, and are meeting regularly with refugee resettlement programs and Fair Housing advocates to better serve the expanding refugee population in Idaho.

Impediment: Historic barriers and animosity among stakeholder groups have limited effective cooperation and collaboration. (Evolving/improving with some exceptions)

Action: The Idaho Fair Housing Forum, a joint project proposed and facilitated by HUD Field Office representative Brian Dale, has been meeting regularly to discuss issues involving various stakeholders and devise educational and policy strategies to reduce or overcome barriers. These activities (and their planning) have offered several opportunities for diverse stakeholder groups to work together on common goals, and the Forum itself creates a 'safe' environment in which stakeholders can cultivate new relationships based on cooperation and trust. The process is resulting in impressive collaborative partnerships and a sense of community synergy among members.

While the Forum members work well among themselves and as an expanding group, the Intermountain Fair Housing Council has elected not to participate since early 2007. The reason given by the Executive

Director was that the Forum was not sufficiently advocacy/enforcement oriented. Members welcome the Council's participation with the understanding that the Forum's environment of civil, productive conversation are maintained and its members and their diverse opinions are respected.

Impediment: Some consumers may not document complaints they feel to be legitimate. It is thought that some consumers may fail to document cases either out of ignorance of their rights under the Fair Housing Act or because of fear of retaliation or loss of housing.

Action: By engaging cities, counties and professionals in the housing and lending industries, stakeholders are enhancing the overall awareness of responsibilities under the Fair Housing Act. The Idaho Fair Housing Forum, led by IHFA and IDC, began work in 2007 to create 2009-2010 calendars to distribute to Idaho businesses, schools, housing providers, case managers, and government offices. These calendars feature fair housing-inspired artwork and writing by Idaho students, along with a listing of resources available to consumers and providers. The process of coordinating and promoting the art contest and resulting calendars created numerous opportunities for Idahoans to engage in productive dialogue to increase their understanding of rights and responsibilities under the Act. Response to the initial calendar was so positive that the next one will feature an 18-month time frame.

Impediment: Many Idahoans lack an understanding of how to access housing and community resources.

Action: IDC and IHFA take part in several initiatives designed to increase awareness of available resources. One good example is the [Idaho Community Review](#); a collaboration between diverse public, private, and nonprofit entities facilitated by the Idaho Rural Partnership. The aim of this project is to work with rural Idaho communities to diagnose and describe local needs, then prescribe effective strategies to address those needs. The resulting Community Review Report provides a practical reference of the team's observations and recommendations and a listing of available resources. Contact information for each member organization is provided and reports are made available to the public free of charge. This provides local officials and residents a direct link to resources and those who administer them, along with access to the collective expertise and technical assistance of the Community Review Team. Fair Housing and accessibility of community resources and services are stressed during each review, along with the importance of public participation and community diversity. The Community Review Visiting Team members discuss these issues with individuals and community leaders as well as referencing them in our community discussions and final reports.

During program year 2008 IDC staff and certified grant administrators worked with 25 cities and counties to write or update their Fair Housing Plan. Staff also worked with 52 communities to declare April as Fair Housing Month.

Affordable Housing

Worst-Case Needs

In 2008, HOME funds provided long-term affordable units in several new construction rental projects throughout Idaho, IHFA continues to collaborate with Community Housing Development Organizations (CHDOS) to address regional housing needs. IHFA also partners with other affordable housing entities and strategizes to generate affordable housing projects that have been identified as a need in their communities. IHFA continues to provide technical assistance to CHDOs to develop organizational capacity for new rental and homebuyer activities.

IHFA participated in several meetings of the Department of Corrections' (DOC) Innovative Workgroup for Offender Management (IWOM). The DOC acknowledges that housing for ex-offenders has

become the next big bottleneck issue for the Department. They invited IHFA to participate in the meetings as a leader in the housing field. The issue of homelessness for men and women coming out of the prison system is a very real issue, and the DOC is attempting to take a proactive approach. IHFA gained a great deal of insight by participating in these meetings, which has led to some internal discussion of whether IHFA may possibly provide targeting housing assistance using HOME TBRA for prisoner re-entry in the future. Currently, DOC is also a participant in the Idaho Homelessness Coordination Committee, led by IHFA, who is responsible for Idaho's 10-Year Plan to end homelessness.

Continuum of Care

Actions the state has taken to address the needs of homeless persons or persons with special needs that require supportive housing, actions taken to prevent homelessness and facilitate the transition into permanent housing, and identify new Federal resources obtained from the Homeless Super NOFA (Notice of Funding Availability).

Actions to Address Needs of Homeless Persons and Persons with Special Needs:

IHFA continued its innovative and comprehensive strategy to battle homelessness over the last year. A summary of this approach, which previously received an NCSHA Award of Excellence, is located as Exhibit H in the Appendix to the CAPER. This summary succinctly describes IHFA's approach to addressing the needs of the special needs populations around the state by facilitating one statewide coordinating committee for addressing homelessness that is comprised of regional representatives of smaller committees from around the state.

Actions to Prevent Homelessness:

IHFA continued to support Homeless Prevention (HP) through both the Emergency Shelter Grant and through IHFA private funds. 11% of the 2008 Emergency Shelter Grant was allocated to Homeless Prevention Activities. IHFA allocated an additional \$110,000 in private funds to be distributed for homeless prevention activities. These funds were allocated to IHFA branch offices and services providers throughout the state.

Actions Taken to Address Emergency Shelter:

IHFA administers the Emergency Shelter Grant program statewide. During the 2008 Program Year, \$510,273 in Emergency Shelter Grants were allocated to 21 different non-profit organizations throughout the state. Funding supports shelter rehabilitation, operations, essential services, and homeless prevention activities. In the 2008 program year, 429 families, consisting of 490 adults and 712 children, and 2065 single individuals served for a total of 3,267 clients and 128,940 bed nights were provided.

Actions Taken to Address Transitional Housing Needs of Homeless Individuals and Families (including significant subpopulations):

IHFA administers the Supportive Housing Program in 43 of Idaho's 44 counties. Sixteen different transitional housing programs receive SHP funds through IHFA. In the 2008 Continuum of Care, IHFA was awarded \$2,589,834 under the SHP program, of which \$1,233,909.00 was allocated to these 16 transitional housing projects. Transitional housing programs address the housing needs and provide the support homeless families and individuals need in order to transition into permanent housing. Homeless persons live in transitional housing for up to 24 months. Limited ESG funds were awarded to transitional housing programs. Each service provider is required to participate in regional homeless coalition meetings to ensure that the needs of various homeless populations are served.

Actions Taken to Address Permanent Housing Needs

In the 2008 program year, IHFA supported six permanent housing projects with \$457,873.00 in SHP funds. A new permanent housing program for chronically homeless began operations on April 1, 2009 providing twelve additional units.

New Federal Resources Obtained from the Homeless SuperNOFA

In the 2008 Continuum of Care award, IHFA received funds for two additional SHP projects. One will create 8 beds for chronically homeless individuals and one will create 10 units for disabled individuals. Both programs will begin serving clients in the 2009 program year.

Other Actions

This section describes the actions the state took during the program year to address obstacles to meeting underserved needs, maintain affordable housing, remove barriers to affordable housing, address lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, enhance coordination between housing and social service agencies, and foster public housing resident initiatives.

Address Obstacles to Meet Underserved Needs

The following obstacles are identified in the State of Idaho Five-Year Strategic Plan to meet underserved community and economic development needs.

Obstacle: Administrative burden for non-entitlement areas

HUD planning, administration and reporting requirements are generally geared toward large entitlement communities that can support large, more diverse and specialized administration. The regulatory complexity of HUD programs, such as lead-based paint, environmental reviews, section 3, and fair housing laws present very real impediments to affordable housing development in small, rural communities throughout Idaho. Many small, citizen government entities throughout Idaho face practical day to day challenges such as qualified staff and funds for necessary training. Local elected officials are often stretched across multiple duties. It is rare to find dedicated persons with the administrative capacity to undertake complicated federal projects. Technical assistance and training play an important role in cultivating capacity and project administration.

Action: IHFA and IDC continue to sponsor training events and serve as trainers at Association of Idaho Cities and Idaho Association of Counties conferences. These events provide ideal opportunities to meet with a large number of local elected officials and their staff. Sixteen cities and counties adopted or update their Fair Housing Outreach Plans and Analysis of Impediments and sixteen cities and counties adopted or update their Section 504/ADA Self Evaluations and Transition Plans.

Obstacle: Inadequate capacity for local cooperation, planning, or support

This obstacle involves the costs associated with public outreach and participation, long-term planning and local cooperation among public and private stakeholders. Uncertainty regarding local fees and tax assessments also threaten the viability of many restricted-rent housing options. Successful programs depend largely on the support and investment of local elected officials and community members. Communities that are unable to plan strategically are less likely to focus effectively on priorities. Therefore, we see an ongoing benefit to encouraging public participation and comprehensive planning, especially in smaller communities.

The need for senior housing and housing for persons with disabilities continues to be a priority need in Idaho.

Actions: IHFA continues to provide technical assistance for all project sponsors using HOME funds. Connecting federal funds with project sponsors who are willing to navigate the federal requirements requires technical assistance and experience. IHFA's HOME program provides special assistance to community-based development organizations that own, develop, and/or sponsor affordable housing in their individual communities/geographic areas using HOME funds. HOME regulations require very specific low-income representation on a CHDO board as well a formal process to solicit input from low-income participants in the siting, development and management of HOME funded affordable housing projects. Specific HOME program requirements help ensure the low-income participants have a voice regarding affordable housing in their community.

Actions: During PY 2008 IDC administrated the Growth Management grant program, which is designed to assist communities with self-identified planning and growth issues on a regional and local basis. Fourteen cities and counties received funding this year.

IDC continues to be an active partner and sponsor for the Northwest Community Development Institute. Since 1999, the Northwest Community Development Institute (NWCDI) has provided community and economic development practitioners and volunteers with formal training designed to address complex issues that present challenges and opportunities for local citizens. Experienced instructors from throughout the Northwest and around the country offer the latest information, strategies, and management techniques in community and economic development. During 2008, NWCDI had 83 attendees for the three-day training event held in Boise.

Actions: Both IHFA and IDC continue as active participants in the Idaho Community Review program. The mission is to efficiently and effectively provide the host community with objective information from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed. This project seeks to help communities bolster their action plans to locally execute and complete community development strategies. During PY 2008, two communities, American Falls and Kamiah, had community reviews performed.

Both IHFA and IDC continue to be active participants in the Idaho Community Review Program (ICR). To date, ICR has energized, engaged, and empowered 17 communities, providing the tools and strategies that cultivate vitality and resilience. This program serves to help communities bolster individual Action Plans, as well as build community capacity to locally establish, execute and complete their community development goals. The Idaho Community Review (ICR) goal is to help small communities manage change on their own terms. This year's ICR volunteers included experts in strategic and land-use planning, housing, community, and economic development, arts, tourism, community design and other critical fields. This "consulting team" worked with host communities for several months on intensive community reviews and follow-up reports. During PY 2008, ICR performed two community reviews: American Falls and Kamiah.

Obstacle: Inadequate funding to meet needs

At the federal level, recent cuts in domestic programs are reducing investment in American communities at a time of increasing need for workforce housing and community and economic development. The rate of increase in the cost of purchasing or renting homes is greater than the rate of increase in annual household income, widening the gap in access to affordable housing options.

Underemployment and cost of living increases are stressing American households and communities. The programs that provide Americans a safety net and second chance are being reduced, or dismantled.

Actions: IDC continues to address the issues of community and economic development throughout the state of Idaho. ICDBG funds are used to assist in the implementation of quality public facility, community, and senior citizen center projects. IDC staff work closely with other federal and state funding agency to partner on projects that are viable and ready to proceed. Economic development is facilitated through grants awarded by the ICDBG, Rural Community Block Grant, and Idaho Gem Grant Programs. These grants allow communities to develop publicly owned infrastructure and building improvements in order to assist a business to locate expand or remain in their community. IDC economic development staff also administers the rural professionals program, which helps provide funding for 14 local economic development professionals throughout rural Idaho.

Obstacle: Speculative investment and cascading inflation:

During the 1990s, average housing costs in Idaho increased 38.63%, while the median household income rose only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some markets. These artificially high values then become comparables for subsequent appraisals, and the cycle is repeated. In rapidly developing communities, this limits access to property that is affordable to low- and moderate-income populations.

Actions: Affordable housing for Idaho's low-and moderate-income residents is still out of reach in many of Idaho's communities. In an effort to address the still artificially high cost of housing, several action steps were taken to address this issue over the past year. Both IHFA and IDC continued to be active members of the Governor's Mobile Home Task Force and worked with a variety of key stakeholders to draft a series of recommendations to the governor. Taskforce members explored finding additional funding sources for the relocation trust fund and identifying incentives and other actions to prevent mobile home parks from being sold to developers. Recommendations were sent to the governor's office in spring of 2008.

IHFA implemented a new HOME activity that allows non-profit affordable housing development organizations to use HOME funds for homebuyer activities. The funds provide a development subsidy for acquisition, new construction, rehabilitation for the project sponsor, and down payment/closing costs for the qualified homebuyer up to a maximum subsidy of \$50,000 per unit. Specified high cost areas may be allowed up to \$60,000 per unit. This activity is designed to help buy down the price of homes to make them more affordable for qualified low-income individuals/families (at or below 80% AMI). This activity is outlined in the 2009 HOME Administrative Plan.

Obstacle: Unfunded mandates

With new federal standards, initiatives, and regulations, the demands on small local communities and organizations are amplified. These new requirements typically demand additional administrative and professional capacity at the local level. These include Davis-Bacon Wage Act, Section 3 compliance, ADA/ 504 compliance, Fair Housing, and EPA, including Lead-Based Paint and water quality. If not accompanied by adequate administrative resources, these mandates can siphon already limited resources from actual service delivery and other program areas. In addition to the practical limits of administrative staff, unfunded mandates typically meet with strong local resistance, which limits program effectiveness and efficiency.

Actions: IDC has collaborated with its primary funding partner USDA – Rural Development to develop a joint environmental review process. This effort should help cities and counties reduced duplicative review processes, therefore, saving time and money. IDC is currently investigating establishing a similar process with another funding partner, Idaho Department of Environmental Quality.

IHFA and IDC collaborated with a variety of public and private sector participants to organize and host a Fair Housing training event in Nampa in April 2008. Courses included Introduction to Fair Housing,

Fair Housing Design and Construction, Fair Housing and Your Marketing Plan and Predatory Lending, and Fair Housing Implications.

IDC held a three day Certified Grant Administration training and workshop in July/August 2008 and was attended by 71 individuals pursuing renewal or first time certified status. Classes covered CDBG topics on – eligibility, procurement, acquisition, labor standards, and environmental.

Federal law requires all individuals/families to receive certain information when purchasing a home, or renovating/repairing child-care facilities and schools if built before 1978. In addition, beginning April 1, 2010, federal law will require any contractor that disturbs lead-based paint in homes, child-care facilities, and schools built before 1978 to be EPA certified and follow specific safe work practices to prevent lead contamination. The State of Idaho has no laws or rules in place, effectively leaving the federal government to enforce the lead safe rules. However, because the state of Idaho has not enacted its own set of rules there are no federal funds available for training or outreach.

Foster and Maintain Affordable Housing

IHFA's Homeownership Lending division provides below market interest rate mortgage loans to first time homebuyers financed through mortgage bonds and allocates the Low-income Housing Tax Credit program for affordable multi-family rental housing, in addition to allocating HOME funds for affordable multifamily rental housing and single-family homeownership opportunities. The effectiveness of these programs in maintaining affordable housing in communities across the state is facilitated by the fact that IHFA also administers the Idaho Community Reinvestment Corporation (ICRC). The ICRC utilizes pooled bank funds to rental housing developers that provide below-market interest rate permanent loans amortized over 30 years. In 2007, ICRC began offering a deferred loan to non-profits who build affordable, single-family homes to help finance their project's upfront infrastructure costs.

IHFA continues to have the financial resources and professional expertise to provide developers an affordable construction/permanent combination loan. This lending alternative benefits the development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

IHFA is also able to provide bridge loans to developers who have received allocations of tax credits for their projects. By using a low interest bridge loan to postpone a portion of the equity investment required from the tax credit investors, developers could negotiate a higher price for the tax credits and receive a larger equity investment. This in turn reduces the amount of the permanent loan and allows for greater affordability.

IHFA made great strides in another approach to help foster affordable housing in early 2008 with the creation of the HOME Partnership Foundation, Inc., an independent 501(c) (3) organization that will help Idaho communities meet some of their most pressing housing needs through charitable donations. IHFA combined its housing expertise with the Foundation, the State's only foundation specializing in charitable giving for critically needed affordable housing. The Foundation works to assure families and individuals can obtain stable, safe, and affordable housing by providing stewardship of charitable gifts to support a variety of programs.

Barriers to Affordable Housing

Administrative burden for non-entitlement areas:

Action: IHFA has provided technical assistance to our non-entitlement communities. IHFA is also an active participant in numerous community groups such as VAPP and ICR. Senior staff has been involved in discussions surrounding property tax reform, and have attended all economic planning sessions to offer insight on housing and funding. IHFA took the lead role as Chair on the interagency council to develop the ten-year plan to end homelessness.

Inadequate capacity for local cooperation, planning, or support:

Action: IHFA is heavily involved in the Community Review program. This program helps small communities analyze the strengths and weakness within the community, including housing and opportunities for economic growth. Technical assistance and affordable training continue to be a supporting factor in the capacity building for communities as well as organizations serving the community to help in the stability of the area. IHFA has dedicated staff and resources to help communities struggling with inflated property values and a lack of community/workforce housing. IHFA has implemented a Workforce Housing program. If approved, HOME funds can provide the affordable housing units.

Inadequate funding to meet needs. A fundamental impediment to progress involves inadequate funding for programs:

Actions: IHFA continued its efforts to work with state policy makers on affordable and workforce housing issues, as well as maintaining membership in national housing groups that work to increase, or at the very least maintain, HUD budgets for programs such as HOME, Section 8, Public Housing, and CDBG. In addition, IHFA continues to seek out additional funding through private or public grants that may be available to help offset the needs of those moving through Idaho's Continuum of Care.

Speculative investment and cascading inflation:

Actions: During the 90's, average housing costs in Idaho increased 38.63%, while median household income increased only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some areas. Low interest rates, speculative investment, debt restructuring, and profit motive all coincided with increasing pressure on real estate appraisers to inflate property valuations.

IHFA continued to participate in meetings within areas of high inflations, such as our resort communities, which are seeing land value skyrocket out of control and in turn have made it nearly impossible to develop affordable housing in those areas. IHFA has also taken the lead to partner with local communities dealing with inflated housing costs and property values. IHFA continued to work closely with the resort communities in Teton, Valley, Shoshone, Kootanai, and Blaine Counties. Although IHFA has certified CHDOs in several of these Counties, developers continue to find the price of land, local politics and long term viability the roadblocks to building affordable housing in these areas.

Unfunded mandates. As new federal standards, initiatives, and regulations are implemented, the demands on local communities and organizations are amplified:

Actions: In addition to the practical limits of administrative staff, any unfunded mandates typically meet with strong resistance. This limits program effectiveness and efficiency. Federal initiatives and regulations create demands on local communities and organizations affect the efficiency and capacity to administer their programs. IHFA continues to work closely with local and regional entities to help them maximize their limited resources.

IHFA remains committed to its mission and efforts to find grants, public or private, that may help ease this burden.

Lead Based Paint

At the time of the 2000 census, roughly half the homes in Idaho were built prior to 1971. IHFA supports the education of individuals and communities to the hazards of lead-based paint. The lack of federal funding and a state program creates many barriers, including financial. IHFA continues to help reduce lead based paint hazards throughout the state by funding approved rehabilitation projects to reduce the number of affordable housing units that contain lead-based paint.

The HOME program follows all HUD guidelines regarding Lead-Based Paint. IHFA is a member of the Idaho Healthy Homes Network, a group of stakeholders whose mission is to disseminate information about Lead-Based paint hazards and EPA's Lead-Based Paint Final Rule.

IDC requires all applicants to review projects for lead-based paint hazards and provide mitigation measures where applicable.

Anti-Poverty Strategy

The Idaho Department of Commerce's anti-poverty strategy: Assist cities and counties with the funding of public infrastructure that meets the needs in order for a business to expand, locate, or stay in business. Businesses that benefit from the CDBG infrastructure investment are required to hire or retain employees and ensure that at least 51% of the employees they hire or retain are low-to-moderate income (LMI). Jobs set aside for LMI individuals, allow them to make a living and increase their skill sets. Job experience and higher skill sets will afford more job opportunities for these LMI individuals. Continued education and monitoring those CDBG grantees and their sub-recipients are implementing the Section 3 program on their contracts with design professionals and contractors. The Section 3 program foster local economic development and individual self-improvement by requiring recipients of CDBG to the greatest extent feasible provide employment and contracting opportunities to low income residents and businesses in connection with a project.

In 2003, the Idaho Partners for Prosperity (PFP) was formed by community and educational leaders in Eastern Idaho and was one of four organizations invited to apply for Northwest Area Foundation grant intended to reduce poverty and increase prosperity. PFP subsequently applied for and in 2004 was awarded one of two private community grants of \$11 million dollars over a ten-year period; funds are to be used to improve local economic, educational and services collaboration in order to reduce poverty.

PFP representatives regularly participate in IHFA's regional housing roundtable forum discussions, the Idaho Community Review process, and the IDC Rural forum meetings. This collaboration will provide an opportunity to identify needs and explore cooperative anti-poverty efforts among various state and regional entities.

Institutional Structure

Idaho Department of Commerce believes that the department does not have gaps in its institutional structure, or in the delivery of the ICDBG program. ICDBG program strengths include that the department consistently work and coordinate with local economic development districts throughout the state, our employees provide onsite technical assistance, and our program specialists work closely with our certified grant administrators.

Activities identified in the 2008 Action Plan to improve delivery of the ICDBG Program were, to make IDC Community Development Specialists available to provide on-site technical assistance and to continue to develop the Idaho Department of Commerce website to increase access to quality information.

Staff specialists provided on site-technical assistance to 55 cities and counties during PY 2008. Technical assistance activities can range from strategic planning and project development to on-site training. For a complete list of the communities assisted, see Exhibit N.

IDC staff has also continued to work to improve the amount and quality of data available on the IDC website. The department has recently added median housing cost data and updated community and labor market profiles. In addition to new data, IDC makes all planning documents and reports available for citizens, cities, and counties to view online. Census data, planning information and a full description of each assistance program the department administers is also online.

In addition to meeting the goals outlined in the 2009 Annual Action Plan, IDC took the following steps to improve delivery of the ICDBG program throughout the state of Idaho.

IDC held a three day Certified Grant Administration training and workshop in July/August 2008. The training was attended by 71 individuals who were pursuing renewal or first time certified status. Classes covered CDBG topics on – eligibility, procurement, acquisition, labor standards, and environmental. IDC continues to hold quarterly meeting with US Department of Agriculture-Rural, Development, Army Corps of Engineers, Department of Environmental Quality, the Environmental Finance Center, and representatives from economic development districts to discuss community needs and coordinate efforts to meet those needs.

Enhance Coordination Between Public and Private Housing and Social Service Agencies

Both IHFA and IDC were active participants in the Fair Housing forum, which works with members of various agencies throughout the state of Idaho to address fair housing concerns. In addition to including realtors, advocacy groups, government representative agencies, and funding agencies, the forum has recently added NARPM (National Association of Residential Property Managers) and other housing providers throughout the state to our group. These new voices have increased the coordination between the various parties who have an active interest in fair housing issues. IHFA continued to sponsor quarterly regional housing roundtable meetings, which provided an opportunity to discuss and resolve outstanding issues. Minutes of these meetings are posted online for review.

In addition to the regional housing roundtable meetings, each region has created a Homelessness Coordination Committee that meets regularly in order to systematically provide outreach and intake staff specific, ongoing training on how to identify eligibility and program changes for mainstream programs specific to their regions.

The Idaho Homelessness Coordination Committee (IHCC) meets quarterly and representatives from each region's Homelessness Coordination Committee are required to attend in order to bring the necessary information back to their region. The IHCC works toward reaching our goal in assisting the homeless population and decreasing its occurrence.

At the meeting, providers are able to address issues that affect the entire state as a team, providing a forum to hear the needs of everyone since needs vary greatly by differences such as geographical location, population, and access to services. Sharing experiences and perspectives makes it possible to find a solution that works throughout the State.

Training is provided throughout the year at the IHCC meetings on the importance to the program participants of being able to access mainstream resources for which they are eligible. This is beneficial since a majority of homeless assistance providers have case managers who systematically assist program participants in completing applications for mainstream benefit programs. Many of the attendees have specialized staff whose primary responsibility is to identify, enroll, and follow up with homeless persons on participation in mainstream programs.

The IHCC meetings were also designed as an opportunity for agencies to update other regions on what is happening in their area. In the past, this has helped to provide innovative ideas for agencies to reach their goals as well as streamlining different organizations and helping them run more efficiently.

Once the information from the IHCC meetings is disbursed to the rest of the regions, IHFA works with the Project Sponsors to help implement any necessary changes. IHFA communicates with agencies on a daily basis in order to ensure collaboration and works to ensure the Project Sponsors' case managers are capable of assisting the program participants effectively.

The project sponsors retain case managers in order to assess a program participant's eligibility for mainstream resources and then help them fill out the appropriate application and explain the application

process. The program participant then takes the application to the appropriate mainstream resource agency. Workers at mainstream resource agencies may contact case managers if program participants sign confidentiality agreements allowing them to contact the case manager and the case manager to contact the mainstream resource agency. If clarification is needed, the case manager can help explain why they believe the program participant is eligible for services. A majority of homeless assistance providers supply transportation assistance to program participants to attend mainstream benefit appointments, employment training, or jobs.

Once a program participant has applied for mainstream benefits, case managers note dates of application in case files. They then follow up weekly with program participants until a determination for mainstream resources is made. Case notes document date of receipt of benefits along with amounts.

As Project Sponsors submit their Annual Performance Report, IHFA assess the program participants who have accessed mainstream resources, including whether the percentage has increased or decreased.

Foster Public Housing Resident Initiatives

The State of Idaho does not own any public housing. IDC has no jurisdiction over public housing

IHFA operates a 76-unit Public Housing program that includes 29 individual scattered sites throughout Idaho Falls and a 47-unit apartment building in Kellogg that has an application preference targeting the elderly and/or disabled. Public Housing residents are solicited and encouraged, on an annual basis, to participate on a Resident Advisory Board.

IHFA administers the federal Section 8 Rental Assistance Program in 34 of 44 Idaho counties. Four branch offices serve Idaho communities that do not have a local public housing authority. Regional Public Housing Authority plan hearings and outreach efforts to participants and the community continue in areas covered by IHFA branch offices. IHFA continues to work with Boise City/Ada County Housing Authority, Nampa Housing Authority, Southwest Idaho Cooperative Housing Authority, and the Pocatello Housing Authority to develop systems and programs that benefit low-income families and individuals through the voucher programs, public housing programs and Family Self-Sufficiency (FSS) programs.

Idaho Housing and Finance Association (IHFA), the Home Partnership Foundation, Inc., (Foundation) and United Way of Treasure Valley work together to help qualified individuals and families become financially independent using an Individual Development Account (IDA). An IDA is a matched savings account for individuals and families to help build assets and enter the financial mainstream. Each dollar a participant invests in a restricted savings account is matched from Assets for Independence Funding (AFI). A Health and Human Services grant received by UWTV, provides another, and finally another dollar from a non-federal matching source.

The Non-federal matching sources used with this grant include IHFA private funds, as well as contributions to the foundation from individuals and businesses in the communities where IDA families live, including Partners for Prosperity in Idaho Falls.

Leveraging Resources

This section provides an overview of how CDBG, HOME and ESG funds were leveraged, including how those funds were used to address the state's goals and strategies and how program matching requirements were met.

CDBG

Idaho Department of Commerce received \$8,449,812 in CDBG funds for PY 2008. The state and local communities leveraged \$37,645,691 to match CDBG funds that were used to fund projects and state administration activities. For every CDBG dollar invested, IDC and local communities leveraged \$4.45 to match the 2008 HUD CDBG grant award.

In regards to IDC program administration, IDC has provided \$194,686 in match to the CDBG program.

In regards to project match, the CDBG program does not require communities to provide any match in order to receive an ICDBG grant, but the state's competitive grant process does award points to communities who do provide match. As a result, many of the projects that receive ICDBG funding do leverage matching funds. The table below provides a summary of sources of match, the match that was leveraged and the strategies that were addressed.

2008 LEVERAGE		
Type/Source	Match Amount	Strategy Addressed
<i>Local:</i> Cash, bonds, in-kind, US Department of Agriculture-Rural Development loans, Department of Environmental Quality loans	\$21,388,625	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Increase access to quality facilities and services. · Improve affordability and sustainability of quality facilities and services. · Create jobs primarily for low-and moderate-income persons. · Prioritize projects that provide a living wage and fringe benefits. · Revitalize downtown business districts.
<i>State:</i> Grants from Idaho Dept. of Water Resources and Department of Environmental Quality	\$3,062,450	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Increase access to quality facilities and services. · Improve affordability and sustainability of quality facilities and services. · Promote effective partnerships. · Support efforts to increase local capacity in planning, administration, and implementation.
<i>Federal:</i> Grants from US Department of Agriculture-Rural Development	\$6,587,872	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Create jobs primarily for low-and moderate-income persons. · Prioritize projects that provide a living wage and fringe benefits. · Revitalize downtown business districts. · Improve affordability and sustainability of quality facilities and services.
<i>Private:</i> Private Business, Foundation Grants, Donated Services from Grant Administrators	\$1,500	<ul style="list-style-type: none"> · Create jobs primarily for low-and moderate-income persons. · Prioritize projects that provide a living wage and fringe benefits. · Improve safety and livability of communities. · Revitalize downtown business districts. · Improve affordability and sustainability of quality facilities and services.
Total	\$37,645,691	

HOME

HOME funds are allocated to affordable housing projects as gap financing. This elicits maximum participation from the private sector, which is necessary to make the affordable housing industry successful. HOME defines leverage as other eligible investments in the project, including owners' equity contributions, match, permanent loans, equity investments through the low-income housing tax credit program, and other federal funds including grants or loans.

2008 LEVERAGE			
Strategies	Type/Source	Leverage Description	Actual Amount
Sustain and increase affordable homeownership Sustain and increase affordable rental housing Support equal access to a continuum of housing services Improve safety and livability of communities Promote effective partnerships Support efforts to increase local capacity	Local	Local Government	\$9,200.00
	Private	Deferred Developer Fee	
		Donations	
		Conventional Financing	\$1,582,044.00
		Foundations, Grants	
		Idaho Housing and Finance Association	\$00.00
		Private Financing	\$77,000.00
		Sweat Equity	
		Foregone Fees (architecture, other)	\$00.00
		Non-For Profit Financing	
		Mortgage Revenue Bonds	\$15,177.08
		Idaho Community Reinvestment Corp. (ICRC)	
		Dev/Owner Equity Cash Flow	

ESG

ESG project sponsors are required to provide documentation for matching funds in the Annual Performance Report submitted to IHFA. As HUD waives the first \$100,000 of the dollar-for-dollar ESG match requirement, IHFA is required to demonstrate matching resources of \$425,763 for the 2007 ESG grant and \$429,252 for the 2008 ESG grant. In order to fulfill this requirement, IHFA requires that each sponsor submit 81% in match documentation for their ESG award. For the 2007 ESG award, project sponsors submitted a total of \$882,506 as match, with \$444,522 submitted during this reporting year. The 2008 ESG grant cycle will not end until December 31, 2009, but project sponsors have already submitted \$67,111 for that allocation. This brings the total amount of match submitted for this reporting period to \$511,633.

Type/Source	Match/Leveraging Amount	Strategy Addressed
<i>Local:</i> Latah Board of County Commissioners, Moscow City Council, City of Moscow, Latah County Warrant, City of Idaho Falls, Home Depot, Lily's and Lily's Too, Sun Valley Foundation, Goodfellow Fund, Bannock County, City of Pocatello, Oneida County Financial Services, ATC, Alltel, Second Chance,	\$25,279	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services · Promote effective partnerships · Support efforts to increase local capacity in planning, administration and implementation
<i>State:</i> ICDVVA State Domestic Violence grant, Idaho Department of Education	\$22,338	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services · Promote effective partnerships · Support efforts to increase local capacity in planning, administration and implementation
<i>Private:</i> Private donations, fundraising, volunteers, United Way, interns,	\$464,016	<ul style="list-style-type: none"> · Sustain and increase homeownership · Sustain and increase affordable rental housing · Support equal access to a continuum of housing services · Improve safety and livability of communities · Increase access to quality facilities and services · Improve affordability and sustainability of quality facilities and services · Promote effective partnerships · Support efforts to increase local capacity in planning, administration and implementation
Total	\$511,633	

Citizen Comment

This section summarizes the citizen participation process IHFA and IDC followed during the CAPER process, including requests for public comment, what citizen comments were received, and how the agencies responded to those comments.

IHFA and IDC follow the HUD-approved statewide Public Participation Plan. The Plan describes minimum requirements for public/citizen participation regarding the planning, administration and reporting of federally funded programs. IHFA and IDC exceed the minimum requirements in the interest of cultivating the investment and involvement of Idaho citizens in distributing federal funds in their communities.

Public Comment Period for the 2008 CAPER is June 4, 2009 through June 23, 2009. Legal notice was published in major Idaho newspapers on June 4 and June 14, 2009. The Notice included where the CAPER could be viewed and where public comment should be directed. A Public Hearing for the CAPER was held on June 18, 2009 from 4:30 pm to 5:30 pm at Park Plaza, 565 W. Myrtle, Boise Idaho(IHFA Boise Offices). The CAPER was available to the public at several major public libraries

throughout the state, including Coeur D’Alene, Boise, Nampa, Pocatello, Idaho Falls, Moscow, and Twin Falls. It was also available at all IHFA and IDC offices, and at www.ihfa.org as a downloadable PDF file. IHFA and IDC emailed the Legal Notice to individual stakeholders, including cities, counties, and ICDBG-certified Grant Administrators.

Self-Evaluation

This section provides a self-evaluation of the CDBG and HOME programs including a comparison of proposed vs. actual outcomes of projects, whether or not all goals and strategies are being met, and, if applicable, why progress was not made towards meeting goals and objectives.

CDBG

In general, the State is making progress in meeting its identified goals for the CDBG program. This conclusion is based upon the number of project implemented and the number of persons benefiting from these projects.

During the PY 2008, 19 Idaho cities and counties were awarded CDBG funds. At least 94,334 Idaho residents will benefit from PY 2008 ICDBG program. All the projects should meet their required national objective with at least 70% of the funds benefiting low-to-moderate income persons. The 2008 funds are on track to meet the 15-month timeliness obligation requirements. Exhibit O provides an overview of the number of person expected to benefit from PY 2008 CDBG projects.

As a result of PY 2008, preserve and enhance suitable living environments goal was met as a result of improvements to the following number of public infrastructure systems and facilities.

- seven wastewater systems
- eight water systems
- one road reconstruction
- three senior centers

The expand economic opportunities goal was not met for PY 2008, as no downtown revitalization project or job creation projects were funded. First, IDC did receive one downtown application, which was not awarded funding due to lack of financial commitments.

Secondly, no job creation application were submitted likely due to the national recession, increased number of Idaho CDBG entitlements, and the allocation of two state funded infrastructure to job creation programs.

The technical assistance funds provided under PY 2008 will be obligated to help meet the goal of increase community investment and involvement.

The General CAPER narrative of this report identifies where the program goals and strategies currently measures in comparison with Consolidated Plan projected investment.

HOME

IHFA’s HOME program continues to strive to meet the goals set forth in the five-year Strategic Plan. IHFA continues to use the resources at its disposal to help the affordable housing industry in Idaho. Part of this process continues to be the evaluation of the internal processes to help ensure the best delivery of affordable housing services as possible as quickly as possible. According to HUD’s HOME Program Performance SNAPSHOT dated 3/31/09, IHFA’s HOME Program is ranked 42nd regarding the percentage of HOME funds committed to affordable housing development (87.36%).

Program Year 2008 showed a dramatic increase in rental project applications, again including acquisition and acquisition/rehabilitation projects, and well as new construction projects. Several project applications that were approved during the 2007 Program Year, made their way through the predevelopment and federal regulatory requirements, working with HOME staff to prepare for loan closing. This year also saw project applications for acquisition and rehabilitation projects, which is project activity not seen for some time. An increase in this type of activity is seen as another indication of condition of the economy, which includes a lack of construction activity in the private sector.

The HOME program saw a dramatic increase in the demand down-payment closing cost assistance with 457 low-income individuals/families receiving HOME down payment/closing cost assistance to help purchase their first home.

IHFA initiated a new HOME homebuyer activity, effective with the 2009 HOME Administrative Plan. This activity was what CHDOs from around the state indicated they had the capacity to conduct as a CHDO eligible activity. Since the inception of the program, three CHDOs have received HOME funds in this activity. Several other CHDOs indicate they are in the concept phase of development.

IHFA's HOME program continues to meet the goals and objectives outlined in the 2005 Five-Year Consolidated Plan. Once again, however, what does not match is IHFA's actual numerical outcomes versus the yearly numerical goals established by the Consolidated Plan (please see previous table in Affordable Housing section of the CAPER). Upon reviewing the production goals, IHFA believes the outcomes will fall short again this year for two reasons: 1) Original numerical goals were unrealistic and set too high; and 2) The HOME multifamily applications were limited to specific funding round process. While IHFA is unable to revise these unrealistic numerical goals it has, as noted above, implemented an open application process that works better with developers and their project timelines.

Monitoring

This section provides an overview of the monitoring process for each program and the status of the grant programs.

CDBG

IDC monitors all CDBG funded projects to ensure compliance with applicable program rules and regulations. The IDC monitoring process starts before the actual funding of an application and continues until project closeout. This dynamic process helps to ensure projects meet program requirements and improves the chances that any violations or potential violations are identified and corrected.

Pre-Development Monitoring:

Local governments who anticipate applying for CDBG funds are encouraged to contact their regional IDC specialist. IDC specialists provide recommendations and technical assistance to local governments to help them understand the CDBG program requirements. Pre-development reviews also provide IDC an understanding of the potential projects and an early assessment to determine if it will meet the CDBG goals and regulations.

Application Monitoring:

During the review of the applications, IDC staff first determines if the application meets the required eight threshold factors, which includes national objectives and eligible activities. If the application meets the eight threshold factors, further review of the application continues to determine if the project will meet the program goals and strategies, procurement rules, acquisition and relocation requirements,

citizen participation, and an assessment of the environmental review requirements. Local governments' accomplishments towards furthering fair housing and accessibility (504) standards are also reviewed.

Generally, IDC conducts a monitoring of the environmental review conducted by the local government prior to execution of the IDC contract. If the environmental review is not completed before contract execution, it is monitored prior to the release of funds.

Project Monitoring:

IDC conducts a risk assessment of each project, utilizing the department's Determination of On-site Monitoring criteria to establish if the project will require on-site monitoring or if the desk monitoring process will suffice. IDC monitors all CDBG funded projects and reviews the Grantee's financial audits. During the course of a project IDC, specialists are continually monitoring the following applicable project components:

- Financial Management-Procurement-Labor Standards
- Acquisition & Relocation-Civil Rights-Fair Housing
- Citizen Participation-504 Standards-Performance

IDC has developed a new project monitoring guide that is required to be completed by staff project specialist prior to closeout. IDC specialists approve every CDBG request for payment. Requests for payment are required to be supported by an invoice and executed contract. IDC has an established process of receiving and reviewing a local government's independent financial audit for any open project or project closed out within one year. The audit is reviewed by IDC to determine if there are any findings and if so do they affect the CDBG funds.

On-Site Monitoring:

IDC conducts an onsite monitoring of at least 25% of the CDBG funded projects for each program year. On-site monitoring consists of review of the grantee's project files, interviewing grantee staff, site observation, and exit conference.

Before closeout of a CDBG funded project, the local government chief official is required to submit a final financial and performance report. The report is reviewed by an IDC specialist for accuracy and comparable with IDC monitoring documentation.

HOME

The IHFA Compliance Department monitors all rental housing projects receiving HOME funds. They also monitor IHFA's Low-Income Housing Tax Credit projects. On-Site monitoring is conducted following HOME regulations: HOME projects containing 1 to 4 units are monitored once every three years; projects containing 5 to 25 units are monitored once every two years, and; HOME projects containing more than 25 units are monitored annually.

During the 2008 Program Year, 72 HOME-Assisted developments throughout the State of Idaho were monitored for compliance. Common areas of non-compliance encountered included, but were not limited to the following:

- a) Inadequate and inaccurate tenant file documentation;
- b) Tenant income discrepancies;
- c) Missing tenant information;
- d) Inaccurate identification of HOME units or set-aside percentage;
- e) Violations of Housing Quality Standards (includes missing or inoperable smoke detectors).

Project owners/management agents are notified of areas of non-compliance and then given a reasonable period to respond and provide IHFA with all required documentation in order to maintain the project within the standards of continuous compliance.

When serious instances of non-compliance were discovered, a follow-up on-site inspection is conducted and documented. If the follow-up visit still indicated areas of concerns, another monitoring visit will be held no more than 6 months later. If continuing instances of non-compliance are discovered, the Association will be notified that an event of default has occurred and IHFA will pursue all means at its disposal to cure the default.

IHFA provided workshops around the State in the fall of 2008. These workshops were designed to provide property owners/managers with a thorough knowledge and understanding of the requirements of both the HOME and the Low-Income Housing Tax Credit Programs. Additionally, compliance manuals with standardized income certification and verification forms are available for project owners and property managers.

Homes that used HOME downpayment/closing cost assistance are monitored for continue compliance during their affordability period. IHFA conducts a desk monitor on each home to ensure the home continues to be the primary residence of the homebuyer. It should be noted when HOME funds are recaptured or the homebuyer's loan is paid off, the home is no longer monitored for compliance.

The HOME program submits to an external financial monitor every three years by Eide Bailly, IHFA's Agency auditors. HUD also conducts periodic program and federal regulatory monitoring. IHFA seeks input regarding the service and products HOME provides whenever possible.

ESG

IHFA's Grant Department monitors recipients of the Emergency Shelter Grant through an annual desk audit and risk analysis. As part of the risk analysis, continuous checkpoints are evaluated and rated from 0 to 5 (low to high risk). These checkpoints include the following factors: sponsor's record of maintaining eligible activities, requesting budget modifications, meeting statutory caps for salaries, complying with financial standards, as well as a review of equipment inventory, conflicts of interest, audit requirements, and environmental assessments. IHFA also scores several high risk factors, such as the period of time since the last on-site monitoring visit, the significance of the award, management by expenditure, project sponsor experience with ESG, timely reporting, complaints received, major rehab or conversion completed, past performance history, and critical staff turnover.

An onsite visit is warranted if any one factor receives a rating of five; two or more receive a rating of four; the total score of the continuous checkpoint category equals eight or more; the total score of the high risk factor category equals six or more; or the total score of all categories equals ten or more. IHFA has also developed a rating key, which deems scores of 0-2 as no risk, 3-6 low-risk, 7-9 medium-risk, and 10+ is considered high risk.

Compliance monitoring includes a review of agency policies, financial tracking, accounting principles, and program participant files. After each on-site monitoring visit, IHFA notifies the project sponsor of any findings and/or areas of concern as well as corrective actions required by IHFA. Project sponsors are required to respond in writing within 30 days of receiving IHFA's review. All project sponsors monitored this past year either have taken corrective action or are currently working with IHFA to correct any findings and/or areas of concern.

CDBG Program

This section provides information required for the CAPER, including an assessment of the relationship between program funds and the state's goals and strategies, and if there are any changes in the state's goals and strategies

Assessment of Funding State Goals & Strategies

Idaho Department of Commerce is currently meeting all but two of its 5-year strategies. The strategy of creating low- and moderate-income jobs and the strategy of prioritizing jobs that provide a living wage and benefits, are receiving less funding than our 2005 planning projections indicated. Although the department has addressed the impediments identified in the environmental process, we did not see an increase in the utilization of CDBG funds for job creation projects.

The national recession, increased number of Idaho CDBG entitlements, and the allocation of two state funded job creation programs are likely causing the reduction of CDBG requests for job creation projects than was initially projected.

- The recession is affecting a businesses ability to expand or develop due to lack of demand for products or services and it is also limiting their ability to secure credit for expansion.
- In the past a majority of CDBG job creation projects occurred in the state's larger populated areas. With three new CDBG entitlement communities (which are the larger populated areas) having been created within the last four years this is also reducing the demand for job creation projects.
- The Idaho Legislator has continued to fund the state's Rural Community Block Grant program and the Director Job Development Fund. Both programs focus on funding public infrastructure for jobs and last year obligated approximately \$3,250,000 towards infrastructure projects. Had these funds not been available, many of those projects would have utilized the CDBG job creation funds.

Changes in Program Objectives

The State does not propose any changes to its CDBG program objectives. The State will continue refine the means or methods to achieve the goals to best meet the needs of Idaho. Any changes will be reflected in the Annual Action Plan or Consolidated Plan, if needed, by an amendment.

HOME Program

This Section proves additional information required for the HOME program for the CAPER, including assessment of the relationship between HOME funds and the state's goals and strategies, the HOME match report, the HOME MBE/WBE report and assessments.

Assessments of the Relationship of HOME Funds to the Goals and Strategies

Idaho Housing and Finance Association works diligently to meet the goals set forth in the Consolidated Plan. This year HOME funds were committed to projects that both increased and sustained decent, affordable housing, and preserved and enhanced suitable living environments for Idahoans. IHFA implemented new strategies and activities to increase community investment and involvement. IHFA continues to see ever-increasing demands from Idaho's underserved areas. This comes at a time of increasing administrative requirements as well as less federal support and funding and a troubled economy. IHFA continues to build and maintain programs that service the HOME loans so Program Income is received. This should continue to provide an additional source of revenue for the HOME program should any shortfalls occur at a federal level, or through an expansion of IHFA's HOME program.

Match

IHFA, as the Participating Jurisdiction for Idaho's HOME program, is required to provide 25% non-federal match to the HOME funds drawn for project costs. The match liability must be satisfied by the end of each federal fiscal year in which it occurs. IHFA reports match based on the Program Year, April 1st through March 31st of each year.

During the 2008 program year, \$9,856,904.85 of HOME funds were expended. The match liability for eligible projects totaled approximately \$2,100,209. This amount does not include CHDO operating, CHDO predevelopment funds, HOME administrative funds or program income. The estimated match contribution was \$7,827,742.50 of which \$6,565,111.76 will be “banked” for future match liability.

1. Excess match from prior Program Year					\$11,174,832.00	
2. Match contributed during current Program Year (see Part III.9.)						
SF Allowable contribution					\$ 525,072.67	
Allowable contribution from bond financing: (.25% of PJ Liability)	525,072.67					
Banked contribution for future years:(7,090,184.43-allowable contribution)=	\$6,565,111.76					
3. Multi-Family Match Contribution)					\$ 737,558.07	
4. Total match available for current program year (line 1 + line 2)						\$12,437,462.74
5. Match liability for current program year						\$2,100,290.68
6. Excess match carried over to next program year (line 3 minus line 4)						10,337,172.06

Summary of Match Contributions & Sources						
	Cash Contribution (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing
TOTAL	\$170,980.07	\$451,578.00	\$0.00	\$0.00	\$115,000.00	\$7,090,184.43

Affirmative Marketing

All HOME projects must establish a plan to “affirmatively” market the housing units. The plan/procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968 and Executive Order 11063. An Affirmative Marketing Plan outlines the actions the project sponsor will undertake to provide information and attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status, or disability. HOME project sponsors are required to sign an agreement to affirmatively market newly constructed or rehabilitated units beginning on the date on which all the units in the project are completed. The Affirmative Marketing Plan must be submitted with all HOME project applications.

Affirmative Marketing Plans

Each plan includes at least the following elements:

1. Method for informing the public, owners, and potential tenants about federal Fair Housing laws and affirmative marketing policies by:
 - a. Visiting tenants/owners in buildings selected for rehabilitation and posting signs regarding the Program in each building project. The HUD Equal Housing Opportunity logo must appear on all postings;
 - b. Using the Equal Housing Opportunity logo or slogan in press releases and other written communications used in the marketing of rehabilitated units.

2. Requirements and practices each owner must adhere to in order to carry out the affirmative marketing procedures and requirements, like use of commercial media, community contacts, the Equal Housing Opportunity logotype or slogan, and display of fair housing posters.
3. A procedure to inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach using such resources as:
 - a. Advertisements in the local news media.
 - b. Flyers in the local unemployment center, community groups, offices of the local housing authority, places of worship, fair housing groups, offices of any other local housing counseling agencies and other agencies serving low-income persons.
 - c. Notify applicants on the local housing authority's waiting lists about upcoming vacancies.
4. Special outreach may be accomplished through:
 - a. Announcements in general circulation newspapers and/or ethnic; neighborhood, community, or school newspapers;
 - b. Announcements in church or school bulletins, posters, or oral presentations to community organizations;
 - c. Posters publicizing the housing placed in grocery stores, job center sites, community centers, schools, etc;
 - d. Supportive outreach assistance provided by organizations such as social service agencies, housing counseling agencies, or religious organizations; and/or;
 - e. Use of community organizations run by minorities or, those who primarily serve minorities, such as minority churches, etc.
5. Project sponsors must keep records describing actions taken by the owners to affirmatively market units and records to assess the results of these actions for the duration of the HOME period of affordability concerning:
 - a. The racial, ethnic, and gender characteristics of:
 1. Tenants/owners occupying units;
 - b. Activities they undertake to inform the general renter public, specifically:
 1. Copies of advertisements placed in the news media;
 2. Dates on which the owner contacted other agencies;
 3. Dates on which the owner contacted the local housing authority;
 - c. Activities recipients undertake for special outreach; and
 - d. all applicants for tenancy.

To help further the goals of affirmative marketing and equal opportunity in affordable housing in Idaho, IHFA provided outreach to service providers regarding the federal Limited English Proficiency (LEP) requirements in 2007. IHFA's LEP outreach included a review of the federal guidelines, LEP translation tools, directories, and approved posters for distribution. IHFA continues to provide this outreach by providing bilingual housing resources, such as www.housingidaho.com and IHFA's housing hotline. IDIS Report C04PR23--Summary of Accomplishments for Program Year 2008, outlines the number of HOME units that were rented to low income individual/families race and ethnicity at initial occupancy.

The table below illustrates the overall population by race and ethnicity as well as the total number of HOME units rented or purchased, shown as percentage.

Racial Category	% of total Idaho population based on 2000 Census (1,466,465)	HOME Rental Units	HOME Buyer Units	Hispanic/Latino Head of Household	% of Total HOME Units by Race and Ethnicity
White	95.2%	47	412	12	91%
American Indian/Alaska Native/ White	1.4%	0	41	40	8%
Black/African American	0.7%	0	3	0	1%
Asian	1.1%	0		0	0%
Native Hawaiian/ other Pacific Islander	0.1%	0	1		0%
Other multi-racial	1.5%	0	0	0	0%
Total	100%	47	457	51	100%
Hispanic/Latino may be of any race, so are also included in applicable race categories	9.5%				10%

The table reflects a decrease the total number of HOME units purchased and rented to minorities as compared to the last two program years. Several factors may contribute: (1) The economy as a whole may also affect low income families/individuals ability to move and/or purchase their first home; (2) HOME project sponsors are not adequately marketing their units to reach minority populations; (3) Project sponsors are not adequately reporting their tenant characteristics at initial occupancy. IHFA's is monitoring for compliance with each project's affirmative marketing plan to reach out to minority populations.

Outreach to Minority and Women Owned Businesses

Section 3 requires economic opportunities that are generated by certain HUD financial assistance (including public and Indian housing) and community development programs shall, to the greatest extent feasible, be given to low and very low-income persons. In particular, these opportunities should be given to persons who are recipients of government assistance for housing, and to businesses that provide economic opportunities to these persons. This is a statutory requirement for an award of jobs and contracts generated from projects receiving HUD financing assistance. The Section 3 regulation can be found at 24 CFR Part 135 and is based on Section 3 of the HUD Act of 1968. Section 3 covered contracts do not include contracts for the purchase of supplies and materials.

IHFA continued its efforts to promote Section 3 opportunities in the 2008 Program Year. It is again noted that due to demographics of Idaho's population and great distances between towns as well as its rural character, minority and women-owned businesses continue to be hard to find.

Emergency Shelter Grant Program

This section provides a complete overview of the Emergency Shelter Grants(ESG) program including its relation to the state's goal and objectives, how the program funds are matched, the state's method of distribution, any activity and beneficiary data, the state's policy for homeless discharge coordination

Relationship of ESG to Goals and Objectives

Recipients of ESG funds are required to participate in regional homeless coalition meetings. This enables coalition members and ESG project sponsors to collaborate and address specific homeless needs

within the community. The homeless subpopulations served by ESG funds are outlined in Goal #1 in this report.

IHFA has continued to make progress in addressing homeless and homeless prevention needs, goals, and objectives as established in the consolidation plan. In this program year, IHFA spent \$84,067 in IHFA private revenues and \$58,596 in ESG funds to assist persons at imminent risk of homelessness. Homeless prevention funds are administered through IHFA branch offices and ESG project sponsors.

ESG funds are used to address the needs of the chronically homeless. IHFA has encouraged project sponsors to increase their capacity to serve the chronically homeless. In order to receive maximum funding, at least 40% of the individuals served by a project sponsor must be chronically homeless.

As noted in the Continuum of Care section, ESG funds have successfully facilitated individuals in making the transition from homelessness to transitional and permanent housing. IHFA works at great length with agencies statewide to ensure program participants are receiving a collaboration of services from their communities.

In addition to the regional housing roundtable meetings, each region has created a Homelessness Coordination Committee that meets regularly in order to systematically provide outreach and intake staff specific, ongoing training on how to identify eligibility and program changes for mainstream programs specific to their regions.

The Idaho Homelessness Coordination Committee (IHCC) meets quarterly and representatives from each region's Homelessness Coordination Committee are required to attend in order to bring the necessary information back to their region. The IHCC works toward the goal of assisting the homeless population and decreasing its occurrence. Issues that affect the entire state are addressed through this forum by allowing providers to hear the needs of everyone in attendance. The needs can vary greatly based on geographical location, population, and access to services. Hearing everyone's perspective makes it possible to find a solution that works for all.

Training is provided throughout the year at the IHCC meetings on the importance to the program participants of being able to access mainstream resources for which they are eligible. This is beneficial since a majority of homeless assistance providers have case managers who systematically assist program participants in completing applications for mainstream benefit programs. Many of the attendees have specialized staff whose primary responsibility is to identify, enroll, and follow up with homeless persons on participation in mainstream programs.

The IHCC meetings are designed to provide a forum for agencies to update other regions as to what is happening in their area. In the past, this has helped to provide innovative ideas for agencies to reach their goals as well as streamlining the different organizations to help them run more efficiently.

Once the information from the IHCC meetings is shared, IHFA works with Project Sponsors to help implement any necessary changes. IHFA communicates with agencies on a daily basis in order to ensure collaboration and works to ensure the Project Sponsors' case managers are capable of assisting the program participants effectively.

The project sponsors retain case managers in order to assess a program participant's eligibility for mainstream resources and then help them fill out the appropriate application and explain the application process. The program participant then takes the application to the appropriate mainstream resource agency. Workers at mainstream resource agencies may contact case managers if program participants sign confidentiality agreements allowing them to contact the case manager and the case manager to contact the mainstream resource agency. If clarification is needed, the case manager can help explain why they believe the program participant is eligible for services. A majority of homeless assistance providers supply transportation assistance to program participants to attend mainstream benefit appointments, employment training, or jobs.

Once a program participant has applied for mainstream benefits, case managers note dates of application in case files. They then follow up weekly with program participants until a determination for mainstream resources is made. Case notes document date of receipt of benefits along with amounts.

As Project Sponsors turn in their APR, IHFA Special Needs staff assesses the program participants who have accessed mainstream resources, including whether the percentage has increased or decreased.

Matching Resources

ESG project sponsors are required to provide documentation for matching funds in the Annual Performance Report submitted to IHFA. As HUD waives the first \$100,000 of the dollar-for-dollar ESG match requirement, IHFA is required to demonstrate matching resources of \$425,763 for the 2007 ESG grant and \$429,252 for the 2008 ESG grant. In order to fulfill this requirement, IHFA requires that each sponsor submit 81% in match documentation for their ESG award. For the 2007 ESG award, project sponsors submitted a total of \$882,506 as match, with \$444,522 submitted during this reporting year. The 2008 ESG grant cycle ends December 31, 2009, but project sponsors have already submitted \$67,111 for that allocation. This brings the total amount of match submitted for this reporting period to \$511,633.

Match Submitted	2007 ESG	2008 ESG
Federal/State Grants	\$22,338	
Local Government	\$8,812	\$16,467
Private/Community Funds	\$244,629	\$26,786
In-kind Donations	\$168,743	\$23,858
Total Match	\$444,522	\$67,111

Method of Distribution

IHFA's Emergency Shelter Grants are chosen through a competitive statewide application process. This process includes the following elements:

- Funding availability is announced in Idaho newspapers in each region of the state soliciting project applications from interested state or local governments and non-profit organizations.
- In 2008, 20 applications were accepted and reviewed by an Independent Review Panel. Persons with experience in issues related to homelessness were recruited to serve as reviewers responsible for rating applications using criteria provided by IHFA.
- Members of the Independent Review Panel scored each proposal individually before meeting to reconcile and average the scores. The resulting averaged score reflected the Panel's collective determination of merit. All applications meeting a threshold score determined by a weighted average were funded. The following includes a summary of the six vital areas that serve as the basis for funding approval:
 - 1) Agency background, including history of service and population served
 - 2) Emergency shelter needs and/or the service deficiency the project addresses
 - 3) Identify independent elements and/or services requiring funding
 - 4) Goals and objectives and how they would be achieved
 - 5) Outcome measurements and documentation of accomplishments

6) Statement describing applicant's capacity to administer the award

From the rating process, nineteen (19) agencies were awarded conditional funding to provide both shelter and homeless prevention activities in their respective regions of the state.

All applicants were evaluated on their threshold score. For these qualified applicants, documentation is required regarding the following functional areas in the technical submission:

- Grant budget
- Homeless Participation and representation on the Board of Directors
- Insurance coverage
- Matching funds
- Local government certifications
- Accounting certifications
- Various assurances
- Various authorizations
- Facility description and capacities

Upon making final awards, grant contracts were provided with instructions, policies, and procedures for implementing the Emergency Shelter Grant.

ESG works on a reimbursement basis. Project sponsors mail Request for Funds forms to IHFA monthly or bi-monthly. Expenditure receipts must be attached to the Request for Funds, documenting eligible grant activities performed by the agency within a 60-day period. IHFA monitors grant spending until all awarded funds are depleted for each contracted agency. Contracts are in effect for 18 months. IHFA submits activity reports representing twelve months out of the eighteen-month contract period.

The ESG funds allocated to the 19 non-profit agencies provided emergency shelter, short-term transitional housing, homeless prevention programs (including rental and utility assistance), as well as direct client services such as food, transportation, counseling, child care, legal services, clothing, medical services, and case management. The allocation percentages by region are found in the following tables:

2008 Funding Allocations		
Region	Percent of Allocation	Amount Awarded in 2007 Application Process
1	8.1%	\$42,828
2	10.9%	\$57,693
3	11.5%	\$61,097
4	13.6%	\$71,965
5	18.3%	\$97,022
6	14.8%	\$78,355
7	17.7%	\$93,829
Administration	5%	\$26,463
Total	100%	\$529,252

2008 Beneficiary Data		
Race/Ethnicity of People Assisted Under the ESG Program April 1, 2008 - March 31, 2009		
American Indian/Alaskan Native	165	5.05%
American Indian/Alaskan Native & White	42	1.29%
Asian	14	.43%
Asian & White	3	.09%
Black/African American	82	.251%
Black/African American & White	16	.49%
Native Hawaiian or Other Pacific Islander	21	.64%
Other Multi-Racial	328	10.04%
White	2596	79.46%
Total	3267	100%
Hispanic/Latino Clients	399	12.21%

ESG Expenditures by Activity April 1, 2008 – March 31, 2009						
Sub Grantee	ES	OP & M	HP	Rehab	Admin	Total
Anchor House	\$ 299.20	\$ 5,164.81	\$ -	\$ -	\$ -	\$ 5,464.01
The Advocates	\$ 9,998.65	\$ 25,520.93	\$ 972.00	\$ -	\$ -	\$ 36,491.58
Aid for Friends	\$ 6,579.78	\$ 22,986.64	\$ -	\$ -	\$ -	\$ 29,566.42
ATVP	\$ 3,810.63	\$ 20,956.63	\$ -	\$ -	\$ -	\$ 24,767.26
BYF	\$ 4,000.00	\$ 23,229.42	\$ -	\$ -	\$ -	\$ 27,229.42
City of Refuge	\$ 6,129.23	\$ 26,800.59	\$ -	\$ -	\$ -	\$ 32,929.82
CLUB	\$ 10,603.66	\$ 29,232.82	\$ -	\$ -	\$ -	\$ 39,836.48
CCMV	\$ 7,218.25	\$ 22,028.21	\$ -	\$ -	\$ -	\$ 29,246.46
FAITH	\$ 4,800.00	\$ 10,669.04	\$ -	\$ -	\$ -	\$ 15,469.04
FSA of SE Idaho	\$ 5,175.03	\$ 4,327.19	\$ -	\$ -	\$ -	\$ 9,502.22
Jesse Tree	\$ -	\$ -	\$16,994.00	\$ -	\$ -	\$ 16,994.00
Mahoney House	\$ 867.88	\$ 10,391.52	\$ -	\$ -	\$ -	\$ 11,259.40
Oneida Crisis Center	\$ 1,954.39	\$ 1,155.48	\$ -	\$ 3,778.13	\$ -	\$ 6,888.00
SA- Boise	\$ 15,180.37	\$ 23,970.36	\$ -	\$ -	\$ -	\$ 39,150.73
SA-Nampa	\$ 7,144.75	\$ 22,475.55	\$ -	\$ -	\$ -	\$ 29,620.30
Interfaith Sanctuary	\$ -	\$ 3,518.72	\$ -	\$ -	\$ -	\$ 3,518.72
SCCAP	\$ -	\$ -	\$ 7,617.00	\$ -	\$ -	\$ 7,617.00
SEICAA	\$ -	\$ -	\$ 8,789.00	\$ -	\$ -	\$ 8,789.00
SHIP	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
St. Vincent	\$ 9,860.00	\$ 20,156.99	\$ 9,961.00	\$ -	\$ -	\$ 39,977.99
Valley Crisis Center	\$ 7,246.53	\$ 18,372.84	\$13,477.00	\$ -	\$ -	\$ 39,096.37
YWCA	\$ 5,070.42	\$ 25,369.42	\$ -	\$ -	\$ -	\$ 30,439.84
Admin	\$ -	\$ -	\$ -	\$ -	\$26,419.25	\$ 26,419.25
Total	\$105,938.77	\$316,327.16	\$57,810.00	\$ 3,778.13	\$26,419.25	\$510,273.31

Homeless Discharge Coordination

Project sponsors of the Emergency Shelter Grant are required to comply with the state's policy regarding homeless discharge planning and coordination. Formal protocol and coordination are implemented for individuals being discharged from public institutions and systems of foster care, health care, mental health, and corrections.

- ESG funds can be used to assist persons being discharged from public institutions only when:
 - The person has been institutionalized *more* than 30 days and the person has no available resources for housing upon discharge; OR
 - The person has been institutionalized *less* than 30 days and the person was homeless according to the published definition prior to institutionalization; AND
 - The persons can demonstrate, according to the standards of this Protocol that no resources were available upon release or they were homeless prior to institutionalization.
 - Persons discharged from publicly run institutions that request housing or services from a homeless program funded with ESG funds must provide the following documentation:
 - Written documentation from the institutions governing agency (such as Mental Health, Corrections, Foster Care) stating discharge of the person is necessary and no available resources and/or support networks exist to help them obtain housing; OR
 - Written documentation from the institution's governing agency (such as Mental Health, Corrections, Foster Care) stating the person was homeless according to the published homeless definition prior to institutionalization; AND
 - Written documentation must contain specific information about who verified the status of the individual, what mainstream resources, and community networks contacted, when benefits from those resources were denied, and the name of the person (including their organization) that denied the benefits.
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